Regulated Financial Adviser template complaint letter

**[ADVISER ADDRESS] [DATE]**  
Dear **[xxx]**

**Reference: (Your name, Pension Product, and reference number]  
Transfer from British Steel Pension Scheme (BSPS)**

I am writing to you because I have recently received a letter from the FCA saying I might have received unsuitable advice to transfer out of the BSPS in [month/year].

I am concerned that I may have received unsuitable advice and would like you to investigate this as a complaint according to your normal complaint procedures.

If you uphold my complaint, I expect you to calculate the compensation due in accordance with FCA guidance (FG17/9). I would also like to claim statutory compensation for being deprived of the use of this money.

Please can you acknowledge receipt of this complaint within the next 14 days. I understand you need to let me know within 8 weeks if my complaint is successful or explain to me why it will take longer.

Yours faithfully  
  
 **[YOUR SIGNATURE]**

**[YOUR FULL NAME]**

**[YOUR ADDRESS]  
 [YOUR EMAIL ADDRESS]**

**[YOUR PHONE NUMBER]**