

Hi,

I would like to advise that I feel strongly that merging the CIO with FOS will only add to costs and not produce a worthwhile benefit for the consumer, lenders or brokers.

CIO have been a cost effective operation and do resolve most issues very early on which reduces the expense. Adding another body will complicate a process that is actually working fairly.

Kind regards

John Farley

### **John Farley**

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