

Bank Charges Complaint Letter Template

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Bank Name]

[Bank Address]

[City, State, ZIP Code]

Subject: Formal Complaint Regarding Unauthorized Bank Charges

Dear [Bank Name] Customer Service,

I am writing this letter to formally lodge a complaint against unauthorized charges that have been debited from my bank account, as detailed below:

Account Holder Name: [Your Full Name]

Account Number: [Your Account Number]

Transaction Date: [Date of Unauthorized Charge]

Transaction Description: [Description of Unauthorized Charge]

Transaction Amount: [Amount of Unauthorized Charge]

Reference/Transaction ID: [Reference or Transaction ID, if available]

I was alarmed to discover the aforementioned charge on my bank statement, as I have not authorized or initiated any transaction of this nature. I have reviewed my recent account activity thoroughly and can confirm that I did not engage in any activity that corresponds to the charge in question.

I kindly request that you investigate this matter urgently and provide a detailed explanation for the unauthorized charge. I expect prompt action to rectify this situation and have the erroneous amount

credited back to my account without delay. I understand that errors can occur, but it is essential that these issues are resolved swiftly and efficiently.

Moreover, I would appreciate if you could provide me with a written confirmation of the actions taken to address this complaint once the investigation is complete. Please ensure that all communication related to this matter is sent to my registered email address or mailed to my provided address.

If necessary, I am prepared to provide any additional information or documentation that may aid in the investigation process. I expect a timely resolution to this matter and appreciate your immediate attention to my concerns.

Thank you for your understanding and cooperation in resolving this issue promptly. I look forward to your prompt response.

Sincerely,

[Your Full Name]

[Your Signature (if sending a hard copy)]

[Enclosures: None (unless you are including additional documents)]

Note: Make sure to customize the template with your personal information, account details, and the specific details of the unauthorized charge. Keep a copy of the letter for your records. If the issue is not resolved satisfactorily, you may need to escalate the matter through appropriate channels.