Formal complaint about bank charges

Subject: Complaint Regarding Unexplained Bank Charges

Dear [Bank Manager's Name],

I am writing to formally raise a complaint regarding certain charges that have recently appeared on my account [Account Number: XXXXX]. These charges, dated [insert date], amounting to [insert amount], were neither authorized by me nor explained in any prior communication from the bank. I request a detailed explanation of the reason for these charges and demand that they be reversed if found to be unjustified.

As a long-standing customer of [Bank Name], I value transparency and fair treatment. I kindly ask you to investigate this matter urgently and provide a written confirmation of the outcome within 14 working days. If no satisfactory resolution is provided, I will escalate this complaint to the relevant financial ombudsman.

Thank you for your attention to this matter.

Sincerely,

[Your Full Name]

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