Serious complaint letter with legal tone

Subject: Urgent Action Required â€" Unlawful Bank Charges

Dear [Bank Manager's Name],

This is a formal notification regarding multiple charges applied to my account [Account Number] without proper authorization or explanation. Despite my previous attempts to resolve this issue with your customer support team, the charges remain unaddressed. The total disputed amount is [amount].

If this matter is not resolved and the charges reversed within 7 business days, I will be left with no option but to initiate legal proceedings and file a complaint with the financial regulatory authority. I expect your immediate action and a written confirmation of the resolution.

Sincerely,

[Your Full Name]

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