

Official escalation to ombudsman

Subject: Complaint Against [Bank Name] Regarding Unjustified Charges

Dear Banking Ombudsman,

I am submitting this formal complaint regarding [Bank Name]. Despite multiple attempts to resolve the matter directly, the bank has refused to refund charges of [amount] applied to my account [account number] without justification.

I request your intervention to investigate this case and ensure that my funds are returned. Enclosed with this letter are copies of my correspondence with the bank as evidence of my efforts to resolve this issue.

I appreciate your prompt assistance in protecting my consumer rights.

Yours sincerely,

[Your Full Name]

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