[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email]

[Date]

[Recipient Name or Department]
[Bank or Financial Institution Name]
[Address]
[City, State, Zip Code]

RE: SECOND REQUEST - Demand for Refund of Unjustified Clearing Settlement
Account Number: [Your Account Number]
Reference Number: [Reference Number from First Request]
Transaction Date: [Date of Disputed Transaction]
Amount: [Currency and Amount]

Dear [Recipient Name or Customer Service Manager],

I am writing this letter as a formal follow-up to my previous request dated [Date of First Letter] regarding an unjustified clearing settlement deducted from my account. As of today, I have not received a response, nor has the amount been credited back to my account.

As stated in my initial correspondence, the deduction of [Amount] was unjustified because [briefly state reason, e.g., the transaction was unauthorized, the amount was incorrect, or it was a duplicate clearing]. I have attached the necessary documentation again to support this claim.

Please consider this a final notice to rectify this error. I request that you investigate this matter immediately and return the full amount of [Amount] to my account within [Number, e.g., 5 or 7] business days from the receipt of this letter.

If I do not receive a satisfactory resolution or a written explanation for the delay by [Date], I will be forced to escalate this matter to the [Name of Financial Ombudsman or Regulatory Body] and explore further legal options.

I look forward to your prompt cooperation in resolving this discrepancy.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures:
1. Copy of First Request Letter
2. Transaction Receipt/Account Statement
3. [Any other supporting evidence]