

[Your Name]
[Your Address]
[Your Phone Number]
[Date]

[Bank Name]
[Bank Address]
[City, State, Zip Code]

Subject: Formal Dispute - Unprocessed International Fund Transfer

To the Billing Dispute Department,

I am writing to formally dispute an international fund transfer that was initiated from my account but has not been processed or received by the beneficiary.

Transaction Details:

- **Date of Transaction:** [Date]
- **Transaction Reference Number:** [Reference Number]
- **Account Number:** [Your Account Number]
- **Transfer Amount:** [Amount and Currency]
- **Recipient Name:** [Recipient Name]
- **Recipient Bank/IBAN:** [Recipient Bank Details]

As of [Today's Date], the funds have been deducted from my account, but the recipient has not received the transfer. I have contacted the receiving bank, and they have no record of these funds arriving.

I request that you investigate this matter immediately. Please provide an update on the status of the transfer or, if the transfer cannot be completed, return the full amount (including all transaction fees) to my account.

Attached are copies of the transaction receipt and any communication with the recipient confirming non-receipt.

I look forward to your prompt response within [Number of Days, e.g., 5] business days.

Sincerely,

[Your Signature]

[Your Printed Name]