

[Your Name]  
[Your Address]  
[Your Phone Number]  
[Your Email Address]

[Date]

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

**Subject: Formal Dispute - Miscalculated Interest on Overdraft Facility for Account [Your Account Number]**

Dear Customer Service Department,

I am writing to formally dispute the interest charges applied to my overdraft facility for the period of [Start Date] to [End Date]. After reviewing my account statements, I believe the interest has been calculated incorrectly.

My records indicate the following discrepancy:

- Total Interest Charged: [Amount Charged]
- Expected Interest (based on agreed rate): [Amount You Calculated]
- Difference: [Total Disputed Amount]

I believe this error occurred due to [Select one: an incorrect interest rate applied / interest charged on the wrong balance / interest charged after the balance was cleared / other reason]. I have attached copies of my statements with the specific entries highlighted for your reference.

I request that you review my account, provide a detailed breakdown of how the interest for this period was calculated, and refund any overcharged amounts to my account immediately.

Please acknowledge receipt of this letter and provide a response within [Number of days, e.g., 14] business days. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]