

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

[Date]

[Bank Name]  
[Fraud/Claims Department]  
[Bank Address]

**Subject: Formal Claim for Investigation of Unauthorized Withdrawal and Missing Funds**

Dear Customer Service Department,

I am writing to formally report an unauthorized transaction and missing funds involving my account. I am requesting an immediate investigation and a full reversal of the unauthorized charges.

**Account Details:**

- Account Name: [Your Full Name]
- Account Number: [Your Account Number]
- Type of Account: [e.g., Checking/Savings]

**Transaction Details:**

- Date of Transaction: [Date]
- Amount: [Amount]
- Transaction Description: [As it appears on your statement]

I did not authorize this transaction, nor did I provide my account details or security information to any third party. I discovered this discrepancy on [Date] while reviewing my [statement/online banking].

As per the Electronic Fund Transfer Act and bank policy, I request that you:

1. Initiate a formal investigation into this matter.
2. Provide a provisional credit to my account while the investigation is pending.
3. Restore the full amount of [Amount] to my account.
4. Provide me with a written summary of your findings.

Attached are copies of [mention any documents, such as bank statements with the highlighted transaction or a police report if applicable].

Please acknowledge receipt of this claim and provide me with a case/reference number for my records. I look forward to a prompt resolution.

Sincerely,

[Your Signature]

[Your Printed Name]