

To: [Name of Bank Manager or Customer Grievance Department]  
Institution Name: [Bank Name]  
Branch Address: [Full Address]

Date: [Current Date]

**Subject: Formal Grievance - Investigation of Missing Funds from Joint Account**

Dear Sir/Madam,

I am writing this letter to formally lodge a grievance regarding the disappearance of funds from my joint account. To date, the internal inquiries I have made have not resulted in a satisfactory resolution or a clear explanation of the missing balance.

**Account Details:**

Account Names: [Full Name of Account Holder 1] and [Full Name of Account Holder 2]  
Account Number: [Account Number]  
Missing Amount: [Amount and Currency]  
Date Discrepancy Noticed: [Date]

I am formally requesting a comprehensive investigation into the following transactions:

- [Date of Transaction] - [Amount] - [Description if shown on statement]
- [Date of Transaction] - [Amount] - [Description if shown on statement]

I wish to state that these transactions were not authorized by either joint account holder. I am requesting that the bank provides:

1. A detailed audit trail of the missing funds.
2. IP addresses, location data, or physical branch details associated with these withdrawals.
3. Copies of any authorization signatures or electronic verification used for these transfers.

Please acknowledge receipt of this formal grievance in writing within [Number, e.g., 5] business days. I expect a full written report of your findings and a timeline for the restoration of the missing funds.

If this matter is not resolved within [Number, e.g., 15] days, I intend to escalate this complaint to the [Name of Financial Ombudsman or Regulatory Body].

Sincerely,

[Signature]  
[Printed Name]  
[Phone Number]  
[Email Address]