

[Your Full Name]
[Your Account Number]
[Your Phone Number]
[Your Email Address]
[Date]

[Name of Complaints Department/Manager]
[Bank Name]
[Bank Branch Address]
[City, State, Zip Code]

Subject: FORMAL ESCALATED COMPLAINT - Unprocessed Remittance (Reference: [Transaction Reference Number])

Dear Customer Relations Manager,

I am writing to formally escalate a complaint regarding a failed/unprocessed remittance that was initiated on [Date of Transaction]. Despite my previous attempts to resolve this through your standard customer service channels on [Dates of previous contact], the matter remains unresolved.

The details of the transaction are as follows:

- **Transaction Reference Number:** [Reference Number]
- **Transaction Date:** [Date]
- **Remittance Amount:** [Amount and Currency]
- **Beneficiary Name:** [Beneficiary Name]
- **Beneficiary Bank/Account:** [Beneficiary Details]

The funds have been debited from my account, but they have not reached the recipient, nor have they been reversed. This delay has caused significant [financial/personal] inconvenience. I have attached the proof of transaction and copies of my previous correspondence regarding this issue.

I request that you investigate this matter immediately and provide a definitive status update. I expect the funds to be successfully delivered or fully refunded to my account within [Number] business days from the receipt of this letter.

If I do not receive a satisfactory resolution within this timeframe, I will be forced to escalate this matter to the [Name of Financial Ombudsman or Regulatory Authority].

I look forward to your prompt response.

Sincerely,

[Your Signature]
[Your Printed Name]