

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

[Date]

[Name of Bank Representative or Department]
[Bank Name]
[Bank Address]

RE: FINAL WARNING BEFORE FORMAL REGULATORY COMPLAINT

Account Number: [Your Account Number]

Reference Number: [Previous Complaint Reference Number]

Dear [Name of Contact or Complaints Manager],

I am writing this letter as a final notice regarding my unresolved complaint dated [Date of Initial Complaint]. To date, I have not received a satisfactory resolution to the following issue: [Briefly describe the issue, e.g., unauthorized transaction, unfair fees, or error in processing].

I have previously attempted to resolve this matter through your internal grievance process on [Dates of previous contact], yet the matter remains outstanding. This lack of resolution is unacceptable and constitutes a failure to meet your regulatory obligations regarding customer service and dispute handling.

Please consider this letter a formal final warning. If I do not receive a definitive response and a satisfactory resolution within [Number, e.g., 5 or 7] business days from the date of this letter, I will immediately escalate this matter to the [Name of Regulatory Body, e.g., Consumer Financial Protection Bureau or Financial Ombudsman Service] without further notice.

I look forward to your prompt response to avoid formal regulatory intervention.

Yours sincerely,

[Your Signature]

[Your Printed Name]