

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Bank Name]
[Department Name, e.g., Fraud/Dispute Department]
[Bank Address]
[City, State, Zip Code]

Subject: Formal Request for Investigation - Account Number: [Your Account Number]

Dear [Bank Contact Person or Department],

I am writing to formally request a thorough investigation regarding the following transaction(s) appearing on my account statement:

- **Transaction Date:** [Date]
- **Transaction Amount:** [Amount]
- **Merchant/Recipient Name:** [Name on Statement]
- **Transaction Reference Number:** [Reference Number, if available]

I am disputing this transaction because: [Select one or describe: I did not authorize this charge / The amount charged is incorrect / I have not received the goods or services / This is a duplicate charge].

Attached are copies of relevant documents supporting my claim, such as [Receipts / Screenshots / Correspondence with the merchant].

Please investigate this matter and provide a written response regarding the outcome. I also request that any funds associated with this disputed transaction be provisionally credited to my account during the investigation process, as per bank policy and consumer protection regulations.

Thank you for your prompt attention to this matter. I look forward to your resolution by [Expected Date].

Sincerely,

[Your Signature (if sending by mail)]

[Your Printed Name]