

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

[Date]

[Name of Regulatory Agency]
[Department Name, if applicable]
[Agency Address]
[City, State, Zip Code]

RE: Formal Complaint against [Name of Financial Institution]

To Whom It May Concern,

I am writing to file a formal complaint against **[Name of Financial Institution]** regarding **[Type of Account/Service, e.g., Mortgage, Credit Card, Savings Account]**. My account number associated with this matter is **[Account Number]**.

The details of my complaint are as follows:

- **Date of Incident:** [Date]
- **Disputed Amount:** [Currency Amount, if applicable]
- **Summary of Issue:** [Provide a concise description of the problem, such as unauthorized charges, predatory lending, or failure to resolve a billing error.]

I have already attempted to resolve this matter directly with the institution on **[Dates of previous contact]** by speaking with **[Names of representatives]**. Despite my efforts, the issue remains unresolved because **[Reason why the institution's response was unsatisfactory]**.

Attached are copies of relevant documents supporting my claim, including **[List attachments, e.g., statements, correspondence, receipts]**.

I request that your agency investigate this matter and assist in reaching a fair resolution. Specifically, I am seeking **[Describe desired outcome, e.g., a refund, correction of credit report, or explanation of fees]**.

Thank you for your time and assistance in this matter. I look forward to hearing from you regarding the next steps in your investigation.

Sincerely,

[Your Signature]

[Your Printed Name]