

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

[Date]

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

**Subject: Formal Grievance Regarding Disputed Overdraft Charges - Account [Your Account Number]**

Dear [Name of Bank Contact or Customer Service Team],

I am writing to formally dispute a series of overdraft charges applied to my account on [Date/Date Range]. The total amount being contested is [Total Amount].

I believe these charges are unfair or incorrect for the following reason(s):

- [Reason 1: e.g., A deposited check was not credited on time.]
- [Reason 2: e.g., The bank processed smaller transactions before a larger one to maximize fees.]
- [Reason 3: e.g., Technical error with the mobile banking app.]
- [Reason 4: e.g., Financial hardship and seeking a one-time courtesy waiver.]

Attached are copies of my bank statements and [any other supporting documents] highlighting the disputed transactions.

I have been a loyal customer since [Year] and have consistently managed my account responsibly. I request that you review this matter and refund the charges as a gesture of goodwill or to correct the error.

I look forward to receiving a written response regarding the resolution of this grievance within [Number of days, e.g., 10] business days.

Yours sincerely,

[Your Signature]

[Your Printed Name]