

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

[Date]

[Name of Bank/Financial Institution]
[Department Name, e.g., Customer Resolutions]
[Bank Address]

Subject: Formal Grievance Regarding System Error and Erroneous Overdraft Deduction

Dear Customer Service Manager,

I am writing to formally lodge a grievance regarding an erroneous deduction from my account [Account Number] which occurred on [Date].

Due to what appears to be a technical system error on the part of [Bank Name], my account was charged [Amount] for [Description of transaction, e.g., a duplicate payment/failed processing]. This error caused my account to enter an overdraft status, resulting in an additional overdraft fee of [Amount].

I have confirmed that [explain briefly why it was an error, e.g., I had sufficient funds at the time of the original transaction / the transaction was processed twice].

I request that you take the following actions immediately:

- Reverse the erroneous transaction of [Amount].
- Refund all associated overdraft fees and interest charges.
- Ensure my credit standing is not negatively affected by this system error.

Attached are [List any documents, e.g., screenshots of transaction history or receipts] supporting my claim.

I look forward to a prompt resolution and confirmation that my account balance has been corrected. Please respond to this grievance within [Number] business days.

Sincerely,

[Your Signature]

[Your Printed Name]