

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

[Date]

[Bank Name]
[Bank Branch Address or Customer Service Department]

**Subject: Formal Grievance Regarding Unjustified Overdraft Fee - Account Number:
[Your Account Number]**

Dear Customer Service Team,

I am writing to formally dispute an overdraft fee of [Amount] that was deducted from my account on [Date]. I believe this charge is unjustified and request a full reversal of the fee.

I am disputing this charge for the following reason(s):

- The transaction was processed while there were sufficient pending deposits.
- A bank technical error or delay in processing caused the perceived deficit.
- I was not properly notified of the low balance according to my account settings.
- [Optional: This is the first time I have ever incurred such a fee in my long-standing history with your bank.]

I have attached [mention any documents, such as screenshots or bank statements] as evidence to support my claim that funds should have been available or that the fee was applied in error.

I value my relationship with [Bank Name] and trust that you will review this matter fairly. I look forward to receiving confirmation that the fee of [Amount] has been credited back to my account within [Number] business days.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature (if sending by mail)]
[Your Printed Name]