

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

[Date]

[Name of Recipient/Department]
[Financial Institution Name]
[Institution Address]

**Subject: Formal Grievance Regarding Interest Charge Calculation Error - Account No:
[Your Account Number]**

Dear Customer Service Team,

I am writing to formally lodge a grievance regarding the interest charges applied to my account for the period of [Start Date] to [End Date]. Upon reviewing my latest statement dated [Statement Date], I believe there is an error in how the interest has been calculated.

Specifically, I am disputing the charge of [Amount of Disputed Interest]. According to my records and the terms of our agreement, the interest should have been [Your Calculated Amount] based on the following reasons:

- [Reason 1: e.g., Incorrect interest rate applied]
- [Reason 2: e.g., Failure to account for a payment made on a specific date]
- [Reason 3: e.g., Calculation performed on the wrong average daily balance]

I have attached copies of my relevant statements and payment receipts to support this claim. I request that you review my account, correct the calculation, and credit the overcharged amount back to my account balance.

Please provide a written response regarding the outcome of your investigation within [Number of Days, e.g., 10] business days. I look forward to a prompt resolution to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]