

[Your Full Name]  
[Your Account Number]  
[Your Address]  
[Your Phone Number]  
[Date]

To,  
The Manager,  
[Bank/Financial Institution Name]  
[Branch Address/Department Name]

**Subject: Formal Grievance Regarding Overcharge on Foreign Exchange Transaction**

Dear Sir/Madam,

I am writing to formally lodge a complaint regarding a foreign exchange transaction processed through my account on [Date of Transaction].

The details of the transaction are as follows:

- **Transaction Reference Number:** [Enter Reference Number]
- **Transaction Amount (Foreign Currency):** [Enter Amount and Currency]
- **Amount Debited (Local Currency):** [Enter Amount Debited]

I believe I have been overcharged for the following reason(s):

[Insert reason: e.g., The exchange rate applied was significantly higher than the agreed-upon rate / Double billing of transaction fees / Unauthorized conversion markup.]

Based on the prevailing market rates and the terms of my account, the expected debit amount should have been [Enter Expected Amount]. I have attached a copy of the transaction receipt and [mention any other supporting documents, e.g., a screenshot of the agreed rate] for your reference.

I request you to investigate this discrepancy and credit the excess amount of [Enter Difference Amount] back to my account at the earliest. I look forward to a resolution within [Number of Days] business days.

Yours faithfully,

[Signature]

[Your Printed Name]