

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

[Date]

[Recipient Name or Department]  
[Company Name]  
[Company Address]

**Subject: Formal Grievance Regarding Uncredited Payment - Account No: [Your Account Number]**

Dear [Recipient Name or Customer Service Manager],

I am writing to formally lodge a grievance regarding a payment made to my account that has not yet been credited, despite the funds being deducted from my bank account.

The details of the transaction are as follows:

- **Payment Date:** [Date of Transaction]
- **Amount Paid:** [Currency and Amount]
- **Payment Method:** [e.g., Bank Transfer, Credit Card, Online Portal]
- **Transaction/Reference Number:** [Enter Number]

I have attached a copy of my [bank statement/payment receipt] as proof of this transaction. Although the payment was successful on my end, my account statement dated [Date] still shows an outstanding balance of [Amount].

I request that you investigate this discrepancy immediately and credit the amount to my account to avoid any late fees, service interruptions, or negative impacts on my credit rating. Please provide written confirmation once the records have been updated.

I look forward to your prompt response and a resolution to this matter within [Number] business days.

Yours sincerely,

[Your Signature]

[Your Printed Name]

**Enclosure:** Proof of Payment