

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Bank Name]
[Grievance Redressal Department / Manager Name]
[Bank Branch Address]
[City, State, Zip Code]

Subject: Formal Complaint Regarding Unauthorized Issuance of [Credit/Debit] Card

Dear Sir/Madam,

I am writing to formally lodge a complaint regarding an unauthorized [Credit/Debit] card issued in my name, which I received on [Date].

I wish to state that I have never applied for this card, nor did I provide verbal or written consent to your bank or any of its representatives for the issuance of this product. This action is a violation of consumer protection guidelines and banking regulations.

The details of the unauthorized card are as follows:

- Card Type: [Mention Card Type, e.g., Platinum Visa]
- Last Four Digits of Card Number: [XXXX]
- Date Received: [Date]

I request you to take the following actions immediately:

1. Cancel the aforementioned card with immediate effect.
2. Reverse any joining fees, annual charges, or hidden costs associated with this card.
3. Provide a written confirmation that this card has been closed and that it will not impact my credit score (CIBIL/Credit Report).
4. Investigate how this card was issued without my authorization.

Please acknowledge receipt of this complaint and provide a resolution within [Number of Days, e.g., 7] business days. I reserve the right to escalate this matter to the Banking Ombudsman or the relevant Consumer Forum if this issue is not resolved promptly.

Yours sincerely,

[Your Signature]

[Your Printed Name]