

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

[Name of Head of Grievance/Nodal Officer]  
[Bank Name]  
[Department Name]  
[Bank Address]

**Subject: Formal Escalation Regarding Issuance of Unsolicited Credit Card**

Dear Sir/Madam,

I am writing to formally escalate a complaint regarding an unsolicited credit card that was issued in my name without my consent or application.

Details of the unsolicited card:

- Card Type: [Type of Card, e.g., Visa Platinum]
- Last four digits of the card (if known): [XXXX]
- Date received: [Date]

I previously contacted your customer service department on [Date] via [Phone/Email] under reference number [Reference Number]. However, the issue remains unresolved because [mention reason, e.g., the account is still active / I am receiving billing statements].

I wish to state clearly that I never applied for this credit card, nor did I provide verbal or written consent for its issuance. The issuance of an unsolicited card is a violation of banking regulations.

I request the following immediate actions:

1. Permanent cancellation of the credit card and the associated account.
2. Written confirmation that the account has been closed with a zero balance.
3. Assurance that this unauthorized activity has not and will not negatively impact my credit score.
4. Waiver of any fees or charges associated with this card.

If this matter is not resolved within [Number of Days] days, I will be forced to escalate this complaint to the Banking Ombudsman or the relevant regulatory authority.

I look forward to your prompt response.

Sincerely,

[Your Signature]  
[Your Printed Name]