

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

[Date]

[Name of Bank/Credit Card Issuer]  
[Grievance Officer/Customer Service Department]  
[Address of Bank]

**Subject: Formal Grievance regarding Unsolicited Issuance of Credit Card**

Dear Sir/Madam,

I am writing to formally lodge a complaint regarding a credit card that was sent to me without my consent or application. I received the [Card Type/Name] with the ending digits [Last 4 Digits of Card] on [Date of Receipt].

I wish to state that:

- I did not apply for this credit card through any physical or digital channel.
- I did not provide consent for the issuance of this card or for the opening of a credit account in my name.

I request you to take the following actions immediately:

1. Cancel the unsolicited credit card and close the associated account.
2. Ensure that no fees, charges, or interest are levied against me.
3. Ensure that this unsolicited issuance does not negatively impact my credit score.
4. Provide written confirmation that the card has been cancelled and the account closed.

Please note that I am keeping the card in an inactivated state. If this matter is not resolved within [Number of Days, e.g., 7] days, I reserve the right to escalate this complaint to the Banking Ombudsman or relevant regulatory authority.

I look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Printed Name]