

To,
The Branch Manager,
[Bank Name],
[Branch Name],
[City, State, Zip Code]

Date: [Insert Date]

Subject: Formal Grievance Regarding Failed ATM Cash Withdrawal - Account No: [Your Account Number]

Dear Sir/Madam,

I am writing to formally escalate a grievance regarding a faulty ATM transaction that occurred on [Date of Transaction] at approximately [Time].

The details of the transaction are as follows:

- **ATM ID/Location:** [Location or ID of the ATM]
- **Transaction Reference Number:** [Reference Number from Slip or SMS]
- **Requested Amount:** [Amount in Currency]
- **Amount Disbursed:** [Amount Received, e.g., 0 or partial]
- **Amount Debited from Account:** [Total Amount deducted]

During the transaction, the ATM failed to dispense the requested cash due to [Technical Error / Power Failure / Out of Cash], yet my bank account was debited for the full amount. I have already raised an initial complaint on [Date of first complaint] via [Customer Care/App] with Ticket ID: [Ticket Number], but the issue remains unresolved.

I request you to investigate this matter urgently and reverse the debited amount to my account. As per regulatory guidelines, I expect the reversal to be completed within [Number of Days] working days to avoid further escalation to the Banking Ombudsman.

Attached are the copies of the transaction slip and my bank statement for your reference.

Thank you for your prompt attention to this matter.

Yours sincerely,

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