

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

[Date]

[Name of Grievance Officer/Appellate Authority]
[Bank Name]
[Department Name - e.g., Nodal Office/Customer Service]
[Bank Address]

Subject: FINAL APPEAL Regarding Disputed ATM Transaction - Ref: [Previous Complaint Number]

Dear Sir/Madam,

I am writing to formally submit a final appeal regarding the rejection of my previous grievance concerning an unsuccessful ATM transaction. I am dissatisfied with the bank's earlier decision to close this case without a refund.

Transaction Details:

Account Number: [Your Account Number]
ATM Location/ID: [Location of the ATM]
Date of Transaction: [Date]
Time of Transaction: [Approximate Time]
Amount Claimed: [Amount in Currency]
Previous Complaint Reference Number: [Reference Number]

Reason for Appeal:

I maintain that during the aforementioned transaction, the ATM failed to dispense the requested cash, yet my account was debited. My grounds for this appeal include:

- [Reason 1: e.g., The ATM displayed an "Out of Cash" or "System Error" message.]
- [Reason 2: e.g., I have not received a satisfactory explanation or proof from the bank's JP/Electronic logs.]
- [Reason 3: e.g., Request for a re-examination of the CCTV footage and the physical cash balance of the machine.]

I request that you conduct a thorough investigation, including a physical cash reconciliation of the ATM for that specific date. If the discrepancy is found, I request an immediate reversal of the funds along with any applicable interest for the delay as per regulatory guidelines.

I have attached copies of the transaction slip (if available) and my previous correspondence for your reference. I look forward to a resolution within [Number of Days, e.g., 7] business days before I escalate this matter to the Banking Ombudsman.

Yours sincerely,

[Signature]

[Your Printed Name]