

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

[Date]

To,
The Branch Manager,
[Bank Name],
[Branch Address]

Subject: Formal Grievance - Account Debited but Cash Not Dispensed

Dear Sir/Madam,

I am writing to formally lodge a complaint regarding a failed ATM transaction. My account was debited, but no cash was dispensed by the machine.

The details of the transaction are as follows:

- **Account Number:** [Your Account Number]
- **ATM ID/Location:** [ATM ID or Address where the incident occurred]
- **Date of Transaction:** [Date]
- **Time of Transaction:** [Approximate Time]
- **Transaction Amount:** [Amount]
- **Transaction Reference Number:** [Reference Number from Slip or SMS]

At the time of the transaction, the ATM encountered a technical error. Although the cash was not provided, I received an SMS notification stating that the amount had been successfully deducted from my account. I have attached a copy of the transaction slip/screenshot of the debit notification for your reference.

I request you to investigate this matter urgently and reverse the debited amount to my account. Please provide me with a complaint tracking number for future correspondence regarding this issue.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature (if sending by post)]

[Your Printed Name]