

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

Date: [Insert Date]

Subject: Formal Complaint Regarding Failed ATM Transaction - Account No: [Your Account Number]

Dear Sir/Madam,

I am writing to lodge a formal grievance regarding a failed 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 Amount:** [Amount]
- **Transaction Reference Number:** [Reference Number from SMS/Slip]
- **Card Number:** [Last 4 digits of your Debit Card]

During the transaction, the ATM failed to dispense the cash; however, the aforementioned amount was debited from my savings account. I have attached a copy of the transaction slip (if available) and my account statement highlighting the entry.

As per banking regulations, I request you to investigate this matter and credit the disputed amount back to my account within the statutory timeline. Please provide an acknowledgement of this complaint and a complaint tracking number for my records.

I look forward to a prompt resolution.

Yours sincerely,

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