

To,
The Banking Ombudsman,
[Office Address of the Ombudsman],
[City, State, Zip Code]

Date: [Current Date]

Subject: Formal Complaint regarding Unresolved ATM Cash Dispensation Failure

Dear Sir/Madam,

I am writing to lodge a formal complaint against [Name of your Bank] regarding an unsuccessful ATM transaction that has not been resolved despite my previous grievances.

Transaction Details:

- **Bank Name:** [Your Bank Name]
- **ATM ID/Location:** [Location where transaction occurred]
- **Date and Time:** [Date and Time of transaction]
- **Amount:** [Amount deducted but not received]
- **Card Number:** [Last 4 digits of your card]
- **Transaction Reference Number:** [Reference Number from SMS/Slip]

Complaint History:

- **Date of first complaint to Bank:** [Date]
- **Complaint Reference Number:** [Number provided by Bank]
- **Response from Bank:** [Briefly state if rejected or no response]

Description of Issue:

On the aforementioned date, I attempted to withdraw cash from the ATM. The machine failed to dispense the cash; however, the amount was debited from my account. I reported this to the bank immediately, but the statutory period for resolution has passed, and my funds have not been reversed.

Redress Sought:

I request the Ombudsman to intervene and direct the bank to:

1. Refund the disputed amount of [Amount].
2. Pay the mandatory daily penalty for the delay in reimbursement as per prevailing regulations.

I have attached copies of the transaction slip (if available), my bank statement, and the previous correspondence with the bank for your review.

Yours faithfully,

[Your Signature]

[Your Full Name]

[Your Account Number]

[Your Phone Number]

[Your Email Address]