

To: The Grievance Redressal Cell / Nodal Officer

Bank Name: [Insert Bank Name]

Date: [Insert Date]

Subject: PRIORITY GRIEVANCE: Non-Dispensation of Cash at International ATM

Dear Sir/Madam,

I am writing to formally lodge a priority grievance regarding a failed ATM transaction that occurred while I was traveling abroad. Although the cash was not dispensed by the machine, the amount has been debited from my account.

Transaction Details:

- **Account Number:** [Insert Account Number]
- **Debit Card Number:** [Insert Last 4 Digits of Card]
- **Transaction Date and Time:** [Insert Date and Time]
- **Transaction Amount (Foreign Currency):** [Insert Amount and Currency, e.g., \$200 USD]
- **Transaction Amount (Home Currency):** [Insert Amount Debited from Account]
- **ATM Location/Address:** [Insert City and Country]
- **Name of the Acquiring Bank:** [Insert Name of Overseas Bank on ATM]
- **Transaction ID/Reference Number:** [Insert Reference Number from SMS/App]

Description of Issue:

The ATM encountered a technical error during the processing stage. No cash was dispensed. I have already attempted to resolve this through the standard customer service channel (Ticket ID: [Insert Ticket ID if any]), but the funds have not yet been reversed.

As this is an international transaction, I request you to initiate a "Chargeback" or "Chargeback Raise" via the payment network (Visa/Mastercard) immediately. This matter is urgent as I am currently in a foreign country with limited access to alternative funds.

I request you to:

1. Reverse the debited amount along with any currency conversion fees and international transaction marks-ups charged.
2. Provide a timeline for the resolution.
3. Waive any interest charges if this involves a Credit Card.

Attached is the ATM "Failed Transaction" slip (if available) and a screenshot of the debited entry from my mobile banking app.

Sincerely,

[Your Full Name]

[Your Registered Mobile Number]

[Your Current Location]