

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

[Date]

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

**Subject: Formal Grievance Regarding Delayed ATM Refund - Transaction ID:
[Transaction ID]**

Dear Sir/Madam,

I am writing to formally lodge a grievance regarding a failed ATM transaction and the subsequent delay in refunding the amount to my account.

The details of the transaction are as follows:

- **Account Number:** [Your Account Number]
- **ATM ID/Location:** [ATM Location or ID Number]
- **Date and Time:** [Date and Time of Transaction]
- **Transaction Amount:** [Amount]
- **Transaction Reference Number:** [Reference Number from Slip/SMS]

On the aforementioned date, I attempted to withdraw cash from the ATM. While the transaction was declined/failed and no cash was dispensed, the amount was debited from my account. I reported this matter on [Date of first complaint] via [Customer Care/Visit], but the refund has not yet been processed.

As per banking regulations, failed ATM transactions must be credited back within [Number] working days. Since this period has passed, I request you to immediately credit the principal amount of [Amount] to my account.

Furthermore, I request the payment of the statutory compensation for the delay, calculated at the rate of [Amount per day] per day from the date of the expiry of the resolution period until the date the amount is credited.

I have attached a copy of the transaction slip/bank statement for your reference. I look forward to a swift resolution of this matter within [Number] business days, failing which I will be forced to escalate this complaint to the Banking Ombudsman.

Yours sincerely,

[Your Signature]

[Your Printed Name]