

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

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

**Subject: URGENT GRIEVANCE: Unresolved ATM Dispensation Failure - Transaction
Ref: [Transaction ID]**

Dear Sir/Madam,

I am writing to formally lodge an urgent grievance regarding a failed ATM transaction that has remained unresolved despite previous follow-ups. On [Date of Transaction] at [Time], I attempted to withdraw [Amount] from the ATM located at [ATM Location/ID] using my debit card ending in [Last 4 Digits of Card Number].

During the transaction, the ATM failed to dispense the cash; however, the amount of [Amount] was immediately debited from my account [Account Number].

I have already reported this issue on [Date of first complaint] via [Customer Care/Online Portal] under Complaint Reference Number [Reference Number]. The standard resolution period has passed, and the funds have not yet been reversed to my account.

This delay is causing me significant financial hardship. I request you to investigate this matter immediately and credit the disputed amount back to my account within 24 hours. I also request that you apply any applicable daily compensation as per central bank regulations for delayed resolution of ATM complaints.

Attached are the transaction slip (if available) and my account statement highlighting the failed debit.

I look forward to an immediate resolution to avoid further escalation to the Banking Ombudsman.

Yours sincerely,

[Your Signature]
[Your Printed Name]