

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

[Date]

[Bank Name]  
[Department Name, e.g., Loan Department/Customer Grievance Unit]  
[Bank Address]

**Subject: Formal Grievance Regarding Overcharged Amortization Installment - Account Number [Your Loan Account Number]**

Dear Sir/Madam,

I am writing to formally lodge a complaint regarding a discrepancy in the amortization installment deducted from my account on [Date of Transaction].

According to my loan agreement, my monthly installment is fixed at [Correct Amount]. However, for the month of [Month], the amount of [Overcharged Amount] was debited from my account. This resulted in an overcharge of [Difference Amount].

I believe this is a bank error, as there have been no prior notifications regarding changes to interest rates or payment schedules that would justify this increase.

I request that you investigate this matter immediately and take the following actions:

- Refund the overcharged amount of [Difference Amount] to my account.
- Revert the monthly installment to the agreed-upon amount of [Correct Amount].
- Waive any late fees or penalties that may have been triggered by this error.

I have attached a copy of my recent bank statement and the original loan repayment schedule for your reference.

I look forward to a prompt resolution of this issue within [Number of Days, e.g., 7] business days. Please confirm receipt of this letter and provide me with a reference number for this grievance.

Sincerely,

[Your Signature (if sending by mail)]

[Your Printed Name]