

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

[Date]

[Name of Recipient/Department]
[Financial Institution Name]
[Institution Address]

Subject: Formal Grievance Regarding Uncredited Payment and Loan Amortization Error

Dear [Recipient Name or Customer Service Manager],

I am writing to formally lodge a grievance regarding a payment made towards my loan, Account Number [Your Account Number], which has not been credited to my balance. This oversight has resulted in an incorrect calculation of my loan amortization and outstanding balance.

Details of the missing payment are as follows:

- **Payment Amount:** [Insert Amount]
- **Date of Payment:** [Insert Date]
- **Payment Method:** [e.g., Bank Transfer, Check, Online Portal]
- **Transaction/Reference Number:** [Insert Number]

Despite this payment being successfully processed from my end, my most recent statement dated [Date of Statement] does not reflect this credit. Consequently, the interest calculations and the remaining principal balance shown in my amortization schedule are inaccurate. This error may also lead to undeserved late fees or a negative impact on my credit rating.

I have attached a copy of the [proof of payment/bank statement] as evidence of this transaction.

I request that you take the following actions immediately:

1. Locate and credit the missing payment to my account.
2. Recalculate my loan amortization schedule to reflect the correct principal and interest.
3. Wave any late fees or penalties incurred due to this error.
4. Provide me with an updated statement showing the corrected balance.

Please acknowledge receipt of this letter within [Number of Days, e.g., 5] business days and provide a timeline for the resolution of this matter. I look forward to your prompt cooperation.

Sincerely,

[Your Signature]

[Your Printed Name]