

head>

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

[Date]

[Name of Bank Manager/Department Head]  
[Name of Bank]  
[Branch Address]

**Subject: Formal Grievance - Unjustified Refusal of Banking Services**

Dear [Manager's Name or Customer Service Department],

I am writing to formally lodge a complaint regarding the unjustified refusal of banking services I encountered on [Date] at your [Branch Name/Online Platform].

The service requested was [specify service, e.g., opening a new account, a wire transfer, or a loan application]. This request was declined by [Name of Staff Member, if known] on the following grounds: [mention the reason given by the bank, or state if no reason was provided].

I believe this refusal is unjustified because:

- [Reason 1: e.g., I have provided all necessary legal identification and documentation.]
- [Reason 2: e.g., My credit history and financial standing meet the published requirements.]
- [Reason 3: e.g., The refusal appears to contradict your bank's stated terms and conditions.]

This denial has caused me significant [inconvenience/financial loss/hardship]. As a consumer, I have the right to fair treatment and access to essential financial services as governed by [mention local banking regulations or ombudsman rules, if known].

I request that you review my case immediately and provide a written explanation detailing the specific legal or regulatory basis for this refusal. I also request that you reconsider my application for [Service Name].

I look forward to your response within [number of days, e.g., 7 or 14] business days. If this matter is not resolved to my satisfaction, I intend to escalate this complaint to the [Name of Financial Ombudsman or Regulatory Authority].

Sincerely,

[Your Signature]

[Your Printed Name]

[Account Number, if applicable]