

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

[Date]

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

Subject: Formal Grievance Regarding Discriminatory Interest Rate Manipulation

Dear [Name of Recipient or Customer Service Manager],

I am writing to file a formal grievance regarding the interest rate applied to my [Account Type, e.g., Mortgage, Personal Loan, or Credit Card], account number [Your Account Number].

After reviewing my financial agreement and comparing it with market standards and comparable profiles, I have reason to believe that the interest rate on my account has been unfairly manipulated. Specifically, I am concerned that the rate assigned to me is not based on objective creditworthiness or financial risk, but is instead the result of discriminatory practices.

My concerns are based on the following observations:

[Briefly describe the evidence, e.g., disparity compared to similar applicants, sudden unexplained rate hikes, or lack of transparency regarding rate calculations].

I believe these actions may violate fair lending laws and internal ethical standards. I am requesting a formal review of my account and a detailed explanation of the criteria used to determine my specific interest rate.

I look forward to your written response within [Number, e.g., 10] business days detailing the steps you will take to investigate this matter and how you intend to rectify any discrepancies found.

Sincerely,

[Your Signature]

[Your Printed Name]