

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

[Date]

[Name of Bank/Financial Institution]  
[Department Name, e.g., Customer Relations/Compliance]  
[Institution Address]

**RE: Formal Grievance Regarding Marital Status Discrimination - Account Number: [Your Account Number]**

To the Management Team,

I am writing to formally lodge a grievance regarding the treatment I received when attempting to [describe action, e.g., open a joint account / add a person to my account] on [Date].

During my interaction with [Staff Name, if known] at the [Branch Location or Department], I was informed that [describe the discriminatory requirement, e.g., joint accounts are only available to married couples / I must provide a marriage certificate to access specific joint benefits].

I believe this requirement constitutes unlawful discrimination based on marital status. It is my understanding that financial institutions are required to offer services based on creditworthiness and financial eligibility rather than marital status, as outlined under the [mention relevant law, e.g., Equal Credit Opportunity Act (ECOA) or local Equality Act].

As a result of this policy/decision, I have experienced [mention impact, e.g., denial of service, financial inconvenience, or unfair treatment].

I request that you:

- Review your current policies regarding joint accounts and marital status.
- Provide a written explanation for why my application/request was handled in this manner.
- Update my account or process my application without the requirement of marriage.

I look forward to your written response within [Number, e.g., 14] business days detailing how you intend to resolve this matter. If this is not resolved internally, I reserve the right to escalate this complaint to the [mention regulatory body, e.g., Consumer Financial Protection Bureau or Financial Ombudsman].

Sincerely,

[Your Signature]

[Your Printed Name]