

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

[Date]

To,
The Manager,
[Bank Name],
[Branch Name/Department Address]

**Subject: Formal Grievance Regarding Rejected SWIFT Transfer - Reference No:
[Transaction Reference Number]**

Dear Sir/Madam,

I am writing to express my formal dissatisfaction regarding the rejection of a SWIFT transfer initiated from my account [Account Number] on [Date of Transaction].

The details of the transaction are as follows:

- **Transaction Amount:** [Currency and Amount]
- **Beneficiary Name:** [Recipient Name]
- **Beneficiary Bank/SWIFT Code:** [Bank Name and BIC/SWIFT]
- **Reason for Rejection Provided:** [Reason given by bank, if any]

Despite providing all necessary documentation and ensuring sufficient funds were available, the transfer was rejected, causing significant [financial loss / delay / inconvenience]. I have not received a satisfactory explanation as to why the processing failed or why I was not notified promptly to rectify any potential issues.

I request that you investigate this matter immediately. Specifically, I am seeking:

1. A detailed written explanation for the rejection.
2. A full refund of any transaction fees or intermediary bank charges incurred due to this failure.
3. Confirmation of the steps being taken to ensure the transfer is successfully processed now.

Please provide a response within [Number of days, e.g., 3-5] business days. Failure to resolve this matter may result in me escalating this grievance to the [Banking Ombudsman/Regulatory Authority].

Thank you for your prompt attention to this matter.

Yours sincerely,

[Your Signature]

[Your Printed Name]