

Date: [Insert Date]

To:

Customer Relations / Formal Complaints Department

[Bank Name]

[Bank Address]

**Subject: FORMAL ESCALATION: Unresolved Wire Transfer Failure - Reference
#[Transaction Number]**

Dear Customer Relations Manager,

I am writing to formally escalate an unresolved issue regarding a failed wire transfer initiated on [Date of Original Transaction] for the amount of [Amount and Currency].

Despite multiple previous attempts to resolve this matter through standard customer support channels on [Dates of previous calls/emails], the issue remains outstanding. My previous case reference numbers are: [List Case Numbers].

Transaction Details:

- **Transaction Reference/IMAD/OMAD:** [Number]
- **Sender Account Number:** [Your Account Number]
- **Recipient Name:** [Recipient Name]
- **Recipient Bank:** [Recipient Bank Name]
- **Status:** [e.g., Funds debited but not received / Funds stuck in intermediary bank]

As of today, the funds have not been credited to the recipient, nor have they been returned to my account. This delay has caused significant [financial/operational] inconvenience.

I am requesting the following actions within 48 hours:

1. A definitive trace report (MT103) and the current status of the funds.
2. Immediate reversal of the funds if the transfer cannot be completed.
3. A waiver or refund of any wire transfer fees due to the failure of service.

If I do not receive a satisfactory resolution or a detailed explanation for this delay by [Date], I will be forced to escalate this complaint to the [Name of Financial Ombudsman or Regulatory Body].

I look forward to your prompt response. You may contact me at [Phone Number] or [Email Address].

Sincerely,

[Your Full Name]

[Your Account Number]