

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

[Bank Name]
[Branch Address]
[City, State, Zip Code]

**Subject: Formal Complaint Regarding Unprocessed International Wire Transfer -
Reference #[Reference Number]**

Dear Customer Service Manager,

I am writing to submit a formal complaint regarding an international wire transfer that I initiated on [Date of Transaction] in the amount of [Amount and Currency]. As of today, the funds have not reached the recipient, nor have they been returned to my account.

Transaction Details:

- **Transaction Date:** [Date]
- **Transaction Reference Number:** [Reference Number]
- **Recipient Name:** [Recipient Name]
- **Recipient Bank & SWIFT/BIC:** [Recipient Bank Details]
- **Transfer Amount:** [Amount]

Despite the funds being debited from my account on [Date], the recipient confirms no credit has been received. I have previously contacted [Name of Staff/Department] on [Date of Previous Contact], but the issue remains unresolved.

I request that you immediately trace this transfer and provide a status update. If the transfer cannot be completed, I demand a full reversal of the principal amount along with a refund of all transaction fees incurred.

Please provide a written response regarding the status of this investigation within [Number] business days. I have attached the transfer receipt for your reference.

Sincerely,

[Your Signature]

[Your Printed Name]