

[Your Name/Department]
[Institution Name]
[Address]
[City, State, Zip Code]
[Date]

[Recipient Name or Department Name]
[Bank or Financial Institution Name]
[Address]
[City, State, Zip Code]

RE: Formal Grievance Regarding Systemic Wire Transfer Failures

To the Management of [Bank Name],

I am writing on behalf of [Institution Name] to file a formal grievance regarding a recurring and systemic failure in your wire transfer processing systems. Despite previous individual inquiries, the frequency of failed, delayed, or rejected transactions has reached a level that severely impacts our operational continuity.

The following issues have been identified as systemic patterns over the period of [Date] to [Date]:

- **Inconsistent Processing Times:** Transfers frequently exceed the standard 24-48 hour window without notification.
- **Erroneous Rejections:** Valid transfers with correct routing and SWIFT information are being rejected by your internal compliance or technical filters.
- **Lack of Transparency:** Failure to provide immediate notifications regarding "held" status or specific reasons for transaction failure.
- **Data Integrity Issues:** Discrepancies between our outgoing instructions and your transaction logs.

These failures have resulted in [mention specific impacts, e.g., missed vendor deadlines, late fees, or contractual breaches]. As an institutional client, we expect a level of reliability and technical stability that is currently not being met.

Required Actions:

1. A formal audit of the transactions listed in the attached document.
2. A written explanation of the root causes of these recurring failures.
3. The implementation of a dedicated point of contact for institutional wire escalations.
4. Waiver or reimbursement of fees associated with the failed transactions.

We request a formal response and a proposed resolution plan within [Number] business days. Failure to address these systemic issues will force us to escalate this matter to [Relevant Regulatory Body] and reconsider our banking relationship.

Sincerely,

[Signature]

[Your Printed Name]

[Your Title]

[Contact Information]

Enclosure: List of Failed Transaction Reference Numbers