

Date: [Insert Date]

To:

Customer Service Department

[Bank Name]

[Bank Address]

[City, Country]

Subject: Notice of Formal Grievance - Incomplete Cross-Border Wire Transfer

Dear Sir/Madam,

I am writing to file a formal grievance regarding a cross-border wire transfer initiated through your institution that has failed to reach the designated recipient.

Transaction Details:

- **Transaction Reference Number:** [Insert Number]
- **Date of Initiation:** [Insert Date]
- **Amount Transferred:** [Insert Amount and Currency]
- **Sender Name:** [Your Full Name]
- **Account Number:** [Your Account Number]
- **Recipient Name:** [Recipient Full Name]
- **Recipient Bank & SWIFT/BIC:** [Recipient Bank Details]

Despite the funds being debited from my account on [Date], the recipient has confirmed that the funds have not been credited to their account. I have already waited for [Number] business days, which exceeds the standard processing time for international transfers.

I hereby request that your bank:

1. Provide a detailed status update and a copy of the MT103 SWIFT message.
2. Trace the current location of the funds.
3. Ensure the immediate completion of the transfer or a full reversal of the funds to my account, including all transaction fees.

Please acknowledge receipt of this grievance and provide an expected timeline for resolution within [Number, e.g., 48] hours.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]

[Your Email Address]