

[Your Name]
[Your Account Number]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email]

[Date]

[Bank Name]
[Department Name - e.g., Wire Transfer/Complaints Department]
[Bank Address]
[City, State, Zip Code]

Subject: Formal Grievance Regarding Missing Interbank Wire Transfer - Reference #[Reference Number]

Dear Customer Service Manager,

I am writing to file a formal grievance regarding a missing wire transfer that has failed to reach the intended recipient's account. Despite the funds being debited from my account, the transaction remains unresolved.

The details of the transaction are as follows:

- **Transaction Date:** [Date]
- **Transfer Amount:** [Currency and Amount]
- **Transaction Reference/IMAD/OMAD Number:** [Number]
- **Sending Bank:** [Name of Bank]
- **Recipient Bank:** [Name of Bank]
- **Recipient Name:** [Name]
- **Recipient Account Number/IBAN:** [Number]

It has been [Number] business days since the transfer was initiated. I have confirmed with the receiving bank that no funds have been credited to the destination account. Furthermore, the funds have not been returned to my account.

I request that you immediately initiate a formal trace on this wire transfer and provide me with a written update on the current location and status of these funds. If the transfer cannot be completed, I request a full reversal and credit of the funds, including any wire fees charged, to my account immediately.

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

Sincerely,

[Your Signature]

[Your Printed Name]