

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

[Recipient Name or "Grievance Redressal Officer"]  
[Bank Name]  
[Department Name]  
[Bank Address]

**Subject: Formal Grievance Regarding Unresolved Mobile Banking Transaction Failures**

Dear Sir/Madam,

I am writing to formally lodge a grievance regarding a series of failed transactions on your mobile banking application that remain unresolved despite my previous attempts to settle the matter through standard customer support channels.

The details of the failed transaction(s) are as follows:

- **Transaction Date:** [Insert Date]
- **Transaction Reference Number:** [Insert Number]
- **Amount:** [Insert Amount]
- **Nature of Issue:** [e.g., Amount debited but not credited / System timeout]

Although I have contacted customer care on [Date of previous contact] and was issued ticket number [Ticket Number], the funds have not been reverted to my account, nor has a satisfactory explanation been provided. This delay has caused me significant financial inconvenience.

I request that you investigate this technical failure immediately and ensure that the disputed amount is credited back to my account within [Number of days, e.g., 3] business days.

Please acknowledge receipt of this letter and provide me with a timeline for the resolution of this grievance. Should this remain unresolved, I will be forced to escalate this matter to the Banking Ombudsman or the relevant regulatory authority.

Thank you for your prompt attention to this matter.

Yours faithfully,

[Your Signature (if sending by post)]  
[Your Printed Name]