

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Bank Name]
[Dispute Department Address]
[City, State, Zip Code]

RE: Formal Dispute of Recurring Financial Discrepancies - Account Number: [Your Account Number]

Dear Dispute Department,

I am writing to formally dispute a series of recurring financial discrepancies on my account, which I believe are the direct result of technical errors within your mobile banking application.

The specific discrepancies are as follows:

- **Transaction Date:** [Date] | **Amount:** [Amount] | **Description:** [e.g., Duplicate Charge/Failed Transfer]
- **Transaction Date:** [Date] | **Amount:** [Amount] | **Description:** [e.g., Incorrect Balance Update]

I have observed that these issues consistently occur after [describe specific action, e.g., using the mobile deposit feature / performing an instant transfer]. Despite my attempts to resolve this through the mobile app support chat on [Date], the errors continue to persist, affecting my account accuracy.

I have attached [list attachments, e.g., screenshots of error messages, transaction receipts, or bank statements] as evidence of these technical failures.

I request that you conduct a thorough investigation into these mobile banking malfunctions, correct the account balance, and refund any associated fees (such as overdraft or late fees) caused by these discrepancies. Please provide a written confirmation of the resolution within [Number of days, e.g., 10] business days.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature (if sending by mail)]

[Your Printed Name]