

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

[Name of Bank/Institution]
[Complaints Department Address]
[City, Postcode]

Subject: Formal Complaint - Unreasonable Delay in Closing Estate Account

Dear Complaints Department,

Re: Deceased Customer: [Deceased's Full Name]
Account Number: [Account Number]
Reference Number: [Estate Reference Number, if applicable]

I am writing to lodge a formal complaint regarding the significant and unreasonable delays encountered in closing the account of the above-named deceased customer.

I submitted the required documentation, including the [Death Certificate / Grant of Probate / Letters of Administration], on [Date]. Despite my compliance with your procedures, the account remains open [Number] weeks/months later.

My previous attempts to resolve this matter on [Dates of previous calls/emails] have been unsuccessful. The delay has caused [mention if applicable: financial hardship / unnecessary distress / accumulation of fees].

I request that you:

- Immediately finalize the closure of the account.
- Release the remaining funds to the designated beneficiaries or executor.
- Provide a written explanation for this delay.
- Waive any fees incurred since the initial request for closure.

I look forward to receiving a response within [number, e.g., 10] working days. If this matter is not resolved promptly, I will consider escalating this complaint to the Financial Ombudsman Service.

Yours faithfully,

[Your Signature]
[Your Printed Name]
[Your Capacity: e.g., Executor / Administrator / Next of Kin]