

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

[Name of Bank/Financial Institution]
[Department Name, e.g., Deceased Estates/Bereavement Team]
[Institution Address]

Subject: Formal Grievance - Failure to Transfer Assets from the Estate of [Deceased's Full Name]

To the Estate Management Team,

I am writing to lodge a formal grievance regarding the delay and failure to transfer the assets held in the account(s) of the late [Deceased's Full Name], who passed away on [Date of Death].

The details of the account(s) are as follows:

Account Holder Name: [Full Name of Deceased]

Account Number(s): [List Account Numbers]

My Relationship to the Deceased: [e.g., Executor, Administrator, Next of Kin]

I submitted all required documentation, including the [certified copy of the Death Certificate / Grant of Probate / Letters of Administration], on [Date Documents Were Submitted]. Despite this, the assets have not yet been transferred to the designated [beneficiary/estate account].

I have previously attempted to resolve this matter on the following occasions:

- [Date]: [Brief description of contact, e.g., Phone call to customer service]
- [Date]: [Brief description of contact, e.g., Email follow-up]

To date, I have received no satisfactory explanation for the delay. This failure is causing [mention briefly: e.g., financial hardship, delays in settling the estate, or unnecessary distress].

I request that you complete the transfer of assets within [Number, e.g., 7 or 14] business days of the date of this letter. If the transfer cannot be completed, please provide a written explanation detailing the specific reasons for the delay and a definitive timeline for resolution.

If I do not receive a satisfactory response within the timeframe stated above, I will have no choice but to escalate this complaint to the [Name of Financial Ombudsman or Regulatory Body].

I look forward to your prompt response.

Yours sincerely,

[Your Signature]

[Your Printed Name]