

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

[Bank Name]
[Department Name / Complaints Department]
[Bank Address]

RE: Formal Grievance regarding the Unjustified Freezing of Account Number: [Account Number]

Dear [Manager Name or Department Head],

I am writing to formally lodge a grievance regarding the unjustified freezing of the account held by the late [Deceased Customer's Full Name], for which I am the [Executor / Administrator / Next of Kin].

The account was frozen on [Date]. Despite having provided the bank with all necessary documentation, including the [Death Certificate / Grant of Probate / Letters of Administration] on [Date Documents Were Provided], the account remains inaccessible. This restriction is causing significant financial hardship and preventing the settlement of funeral expenses and other urgent estate obligations.

I have previously attempted to resolve this through the following channels: [List phone calls, emails, or branch visits with dates]. Unfortunately, I have received no valid legal or procedural justification for the continued delay in releasing the funds or granting access to the estate representatives.

I request that you:

- Provide a written explanation for the continued freeze on this account.
- Immediately lift the restrictions to allow for the lawful administration of the estate.
- Confirm the timeline for the transfer of funds to the designated estate account.

Please acknowledge receipt of this letter within [Number, e.g., 5] business days. If this matter is not resolved promptly, I will be forced to escalate this complaint to the [Financial Ombudsman / Regulatory Authority].

Yours sincerely,

[Signature]
[Your Printed Name]