

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

To,
The Branch Manager,
[Bank Name]
[Branch Address]

Subject: Formal Grievance Regarding Unauthorized Withdrawals from Deceased Customer Account

Dear Sir/Madam,

I am writing to formally lodge a complaint regarding unauthorized transactions discovered in the account of the deceased, [Name of Deceased], who held account number [Account Number] at your branch.

The account holder passed away on [Date of Death]. As the [Relationship to Deceased, e.g., Executor/Legal Heir], I have noticed that the following withdrawals/transactions occurred after the date of death:

- [Date]: [Amount] via [Transaction Method, e.g., ATM/Online Transfer]
- [Date]: [Amount] via [Transaction Method]
- [Date]: [Amount] via [Transaction Method]

Since the account holder was deceased at the time of these transactions, these withdrawals are unauthorized and fraudulent. I request that the bank immediately:

1. Freeze the account to prevent further unauthorized access.
2. Conduct a full investigation into these transactions.
3. Provide details of the IP addresses, ATM locations, or recipient account numbers involved.
4. Reverse the unauthorized charges and restore the funds to the estate.

I have attached a copy of the Death Certificate and my identification for your records. Please acknowledge receipt of this letter and provide an update on your investigation within [Number of Days, e.g., 7] business days.

Yours faithfully,

[Signature]

[Your Printed Name]

Enclosures:

1. Copy of Death Certificate
2. Copy of Legal Heir Certificate / Probate / Letter of Administration
3. Bank Statements highlighting unauthorized transactions