

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

[Date]

[Name of Bank Representative or Department]  
[Bank Name]  
[Bank Address]

**RE: FORMAL DEMAND FOR RESTITUTION - Account Number: [Your Account Number]**

Dear [Name of Bank Representative],

I am writing this letter to formally demand restitution in the amount of \$[Amount] regarding the [Name of Financial Product/Service] I acquired on [Date]. This demand is based on the fact that the product was misrepresented to me at the time of sale.

The misrepresentation occurred as follows:

- [Describe what you were told about the product]
- [Describe the actual reality or hidden fees discovered]
- [State how this contradicts the initial marketing or verbal agreement]

Had I been provided with accurate and transparent information regarding the risks, costs, and terms of this product, I would not have agreed to purchase it. This misrepresentation constitutes a breach of the duty of care and fair dealing expected of your institution.

I am requesting a full refund of all [fees/interest charges/principal losses] totaling \$[Amount] to be credited back to my account within [Number, e.g., 14] business days from the receipt of this letter.

I have attached supporting documentation, including [list documents like brochures, statements, or correspondence], to justify this claim.

Please confirm receipt of this letter and provide a written response regarding your intent to resolve this matter. If this issue is not resolved within the specified timeframe, I reserve the right to escalate this complaint to the [Name of Regulatory Body, e.g., Consumer Financial Protection Bureau] and pursue further legal remedies.

Sincerely,

[Your Signature]

[Your Printed Name]