

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Email]
[Your Phone Number]

[Date]

[Name of Relationship Manager/Compliance Officer]
[Name of Financial Institution]
[Department Name]
[Institution Address]
[City, State, Zip Code]

**RE: Formal Dispute Regarding Misleading Terms in Wealth Management Agreement
(Account Number: [Your Account Number])**

Dear [Name of Contact Person or Compliance Department],

I am writing to formally dispute specific terms and subsequent charges/actions associated with my wealth management account, as outlined in the agreement signed on [Date].

Based on my review of the contract and the verbal representations made during the sales process, I believe the following terms are misleading or were not disclosed with sufficient clarity:

- **Specific Term/Clause:** [Identify the specific clause or fee structure, e.g., "The hidden performance fee structure under Section 4.2"]
- **Nature of Discrepancy:** [Explain why it is misleading, e.g., "The verbal explanation indicated a flat fee, but the contract allows for undisclosed variable deductions."]
- **Financial Impact:** [Describe the loss or overcharge, e.g., "This resulted in an unexpected deduction of \$X.XX on my latest statement."]

The information provided at the time of signing led me to an understanding that contradicts the current application of these terms. I contend that these terms violate [mention any local consumer protection acts or financial conduct regulations if known] regarding transparency and fair dealing.

I request that [Name of Financial Institution] performs the following actions:

1. Conduct a full review of the disputed terms and the marketing materials provided to me.
2. Provide a detailed written explanation justifying the application of these terms.
3. Refund any fees or adjust the account balance to reflect the originally understood terms.
4. Amend the contract to reflect clear and transparent language.

Please provide a formal response to this dispute within [e.g., 10 or 15] business days. I have attached copies of the relevant statements and the sections of the agreement in question for your reference.

I look forward to resolving this matter amicably. However, I reserve the right to escalate this complaint to the [Name of Financial Ombudsman or Regulatory Body] should we fail to reach a satisfactory resolution.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List documents, e.g., Account Statement, Contract Excerpt, Marketing Brochure]