

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

[Date]

[Name of Compliance Officer or Branch Manager]
[Financial Institution Name]
[Institution Address]

RE: Formal Grievance - Misrepresentation of Capital Protection

Dear [Name of Contact Person],

I am writing to submit a formal grievance regarding the investment advice and services provided to me by [Advisor Name] on [Date of Advice/Purchase].

The purpose of this complaint is the explicit misrepresentation of the level of risk and capital protection associated with the following investment: [Name of Investment/Product].

During our meeting on [Date], I clearly stated that my primary investment objective was capital preservation. [Advisor Name] assured me that the principal amount of my investment was [100% / fully] protected against market losses. Based on these specific assurances of capital safety, I agreed to invest [Amount].

However, it has since come to my attention that this product does not carry the capital guarantee as described. Specifically, [mention current status, e.g., the value has dropped significantly or you have discovered "knock-in" levels/risks not previously disclosed].

Had I been accurately informed that my principal was at risk, I would not have authorized this transaction. I believe this constitutes a breach of fiduciary duty and a failure to provide suitable investment advice.

To resolve this matter, I am requesting that [Financial Institution Name] [state desired outcome, e.g., rescind the trade and restore my original principal of Amount].

I have attached copies of [list any documents, e.g., meeting notes, brochures, or statements] to support my claim. I look forward to a written response within [Number] business days regarding the steps you will take to rectify this situation.

Sincerely,

[Your Signature]

[Your Printed Name]
[Account Number]