

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

[Date]

[Complaints Manager Name/Department]
[Financial Institution Name]
[Institution Address]

**Subject: Formal Grievance Regarding Misrepresentation of Investment Liquidity -
[Account/Policy Number]**

Dear [Manager Name or Department],

I am writing to lodge a formal complaint regarding the [Name of Wealth Product] I purchased through your institution on [Date of Purchase] via your advisor, [Advisor Name].

This grievance concerns the misrepresentation of the liquidity terms associated with this product. At the time of the sale, I was explicitly informed that this investment was highly liquid and that I could access my capital within [Number] days without significant penalties. Relying on this information, I proceeded with the investment of [Amount].

However, I have recently discovered that the product is subject to [mention specific issue, e.g., a 5-year lock-in period / high exit fees / limited redemption windows], which was never disclosed to me during our consultations. Had the true nature of the product's liquidity been accurately represented, I would not have entered into this agreement as it does not align with my stated financial needs.

As a resolution to this matter, I am requesting the following:

- A full waiver of any exit fees or redemption penalties.
- Immediate access to my funds at the current market value.
- A formal review of the sales process regarding this specific transaction.

I have attached [list any supporting documents, e.g., marketing brochures, meeting notes] which support my claim of misrepresentation.

I look forward to receiving your written response within [Number, e.g., 15] business days. If this matter is not resolved to my satisfaction, I reserve the right to escalate this complaint to the [Name of Financial Ombudsman/Regulatory Body].

Yours sincerely,

[Signature]

[Your Printed Name]