

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

[Date]

[Name of Complaints Manager/Compliance Officer]
[Bank Name]
[Bank Address]

Subject: Formal Grievance - Misalignment of Investment Risk Profile

Dear [Name of Contact Person or Department],

I am writing to file a formal complaint regarding the investment services provided under my account number [Your Account Number].

Specifically, I am contesting the risk profile assigned to my portfolio. Based on my financial situation, investment objectives, and previous disclosures, I believe my risk tolerance was recorded incorrectly or ignored. As a result, my funds have been allocated to high-risk products that do not align with my actual preference for [Conservative/Moderate] growth.

The details of my grievance are as follows:

- **Date of Investment/Profile Assessment:** [Insert Date]
- **Investment Product(s):** [List Product Names/ISINs]
- **Description of Misalignment:** [Briefly describe why the investment is too risky, e.g., loss of principal, high volatility, or lack of liquidity].

I believe the bank has failed in its duty to ensure "suitability" and "appropriateness" as required by financial regulations. Had I been properly informed of the risks associated with these instruments, I would not have consented to these investments.

I request that you review my profile and the suitability of the products currently held in my account. I am seeking the following resolution: [e.g., Re-profiling of my account, liquidation of unsuitable assets without penalty, or compensation for losses incurred due to misalignment].

I look forward to receiving a written response within [Number of Days, e.g., 14] 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 or Regulatory Authority].

Yours sincerely,

[Your Signature]

[Your Printed Name]