

head>

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

[Date]

[Name of Relationship Manager or Compliance Officer]
[Bank Name]
[Department Name]
[Bank Address]

**Subject: Formal Grievance Regarding Omission of Material Risks - Account Number:
[Your Account Number]**

Dear [Name of Contact Person or Compliance Department],

I am writing to formally lodge a grievance regarding the investment in [Name of Investment Product/Fund] made on [Date] through your institution.

This complaint is based on the failure of the bank and its representatives to disclose material risks associated with this investment at the time of sale. Specifically, I was not informed of the following risks:

- [Detail specific risk 1, e.g., lack of liquidity/lock-in periods]
- [Detail specific risk 2, e.g., exposure to specific market volatility]
- [Detail specific risk 3, e.g., possibility of principal loss]

The marketing materials and verbal representations provided to me emphasized [mention what was promised, e.g., "guaranteed returns" or "low risk"], which I now understand to be misleading given the actual nature of the product. Had these material risks been clearly disclosed, I would not have consented to this investment as it does not align with my stated risk profile.

As a result of this omission, my portfolio has suffered [mention loss amount or current status].

To resolve this matter, I am requesting the following action:

- [E.g., A full reversal of the transaction without penalty]
- [E.g., Compensation for the losses incurred]
- [E.g., Re-allocation to an appropriate low-risk instrument]

Please acknowledge receipt of this letter within [Number] business days. I expect a formal response detailing your investigation into this matter by [Date]. I reserve the right to escalate this

complaint to the [Name of Financial Regulator/Ombudsman] should we fail to reach a satisfactory resolution.

Yours sincerely,

[Your Signature]

[Your Printed Name]