

To: [Name of Compliance Officer / Customer Service Manager]  
Institution Name: [Name of Bank or Financial Institution]  
Branch Address: [Full Address of Branch]  
Date: [Current Date]

Subject: Formal Grievance Regarding Misrepresentation of Risk - [Product Name/Account Number]

Dear [Name of Contact Person or Department],

I am writing to formally lodge a grievance regarding the sale of a wealth management product, [Product Name], which I purchased on [Date of Purchase] through your representative, [Name of Advisor/Relationship Manager].

The basis of my complaint is that the risk level associated with this product was misrepresented to me at the point of sale. During our consultations, I explicitly stated that my risk profile was [State your risk level, e.g., Conservative/Low Risk]. I was assured by your representative that this product was [low risk / principal protected / suitable for my profile].

However, I have recently discovered that the product is actually classified as [State actual risk level, e.g., High Risk/Speculative] and carries a significant possibility of capital loss. Had the actual risk level been disclosed accurately, I would not have consented to this investment.

Specifically, I am concerned about the following points:

- Failure to provide an accurate Risk Suitability Assessment.
- Omission of key risk factors during the verbal presentation.
- Discrepancy between the marketing materials provided and the actual product terms.

As a resolution to this matter, I am requesting:

1. A full internal investigation into the sale of this product.
2. The immediate cancellation of the investment without penalty.
3. A full refund of my initial principal amount of [Currency and Amount].

I have attached copies of [mention any documents, such as brochures or meeting notes] to support my claim. I look forward to receiving a written response within [Number of days, e.g., 14] business days regarding the steps you will take to resolve this issue.

Sincerely,

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