

head>

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

[Date]

[Name of Bank Manager or Compliance Officer]
[Department Name, e.g., Customer Grievance Redressal]
[Bank Name]
[Bank Branch Address]

Subject: Official Grievance Regarding Deceptive Marketing of Investment Fund [Fund Name/Account Number]

Dear [Name of Official],

I am writing to formally lodge a grievance regarding the sale of the [Investment Fund Name] purchased on [Date] through your branch/representative [Representative Name, if known].

I believe this product was sold to me through deceptive marketing practices and misrepresentation of facts. Specifically, my grievance is based on the following points:

- **Misrepresentation of Risk:** The fund was marketed as a low-risk/guaranteed product, whereas the current performance and disclosures indicate it is a high-market-risk investment.
- **Omission of Material Information:** I was not informed of the [mention specific fees, lock-in periods, or potential for loss of principal] at the time of purchase.
- **Misalignment with Investor Profile:** The product sold does not align with the conservative risk profile I clearly communicated to your representative.
- **False Promises:** Verbal assurances were given regarding [mention specific returns or safety features] that are not reflected in the official policy documents.

As a result of these deceptive practices, I have suffered [mention financial loss or potential loss].

I request that you conduct a thorough investigation into this matter. I am seeking the following resolution: [e.g., A full refund of the principal amount, cancellation of the investment without penalty, or conversion to a low-risk product].

I have attached copies of [list any documents, e.g., marketing brochures, emails, or account statements] as evidence of my claim.

I look forward to a written response within [number of days, e.g., 15 days] as per your bank's grievance policy. If this matter is not resolved to my satisfaction, I intend to escalate this complaint to the [Name of Financial Ombudsman or Regulatory Authority].

Yours sincerely,

[Your Signature]

[Your Printed Name]