

[Your Name]
[Your Address]
[Your Phone Number]
[Your Account Number]

[Date]

To,
The Branch Manager,
[Bank Name],
[Branch Address]

Subject: Formal Grievance Regarding Dishonored Cheque due to Administrative Error

Dear Sir/Madam,

I am writing to formally lodge a complaint regarding the wrongful dishonor of my cheque (Number: [Cheque Number]) dated [Date] for the amount of [Amount], which was presented for payment on [Presentation Date].

The cheque was returned with the reason [Reason Provided by Bank], despite the fact that my account held sufficient cleared funds at the time of presentation. It appears that this occurred due to an administrative error on the bank's part, specifically [describe error, e.g., delay in updating a deposit / incorrect freeze on account / technical glitch].

This incident has caused me significant inconvenience and has negatively impacted my reputation with the payee. Furthermore, I have been unfairly charged a "cheque return fee" of [Amount] for this error.

I hereby request the following actions:

- A formal written apology acknowledging the administrative error.
- Immediate reversal of all wrongful penalty charges and associated taxes.
- A letter of clarification sent to the payee ([Payee Name]) explaining that the dishonor was a bank error.
- Assurance that this error will not affect my internal credit rating with the bank.

I look forward to your prompt response and a resolution to this matter within [Number] business days. Should this not be resolved, I will be forced to escalate this grievance to the Banking Ombudsman.

Yours sincerely,

[Your Signature]

[Your Printed Name]