[Your Name/Company Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Bank Manager's Name]
[Department Name, if applicable]
[Bank Name]
[Branch Address]
[City, State, Zip Code]

Subject: Formal Grievance Regarding Wrongful Dishonor of Cheque No. [Cheque Number]

Dear Sir/Madam,

I am writing to lodge a formal grievance regarding the wrongful dishonor of a cheque issued from my account [Account Number] held at your branch.

On [Date], I issued cheque number [Cheque Number] for the amount of [Amount] in favor of [Payee Name]. I was distressed to learn that the cheque was returned unpaid on [Date of Return] with the reason cited as [Reason cited by bank, e.g., Insufficient Funds/Account Blocked].

Upon reviewing my records, I can confirm that there were sufficient cleared funds available in the account at the time of presentation. It appears the dishonor occurred solely due to a technical misconfiguration or administrative error on the bank's part regarding my account settings.

This wrongful dishonor has caused significant professional embarrassment and has damaged my commercial reputation with my business partner/creditor. Furthermore, it may have resulted in unnecessary penalty charges being levied against me.

I request that you:

- Investigate the root cause of this account misconfiguration immediately.
- Provide a formal written apology acknowledging the bank's error, which I can present to the payee.
- Reverse any wrongful dishonor charges or associated penalties applied to my account.
- Confirm in writing that my account configuration has been corrected to prevent future occurrences.

Please resolve this matter within [Number of Days, e.g., 7] business days. I reserve the right to escalate this matter to the Banking Ombudsman or relevant regulatory authorities should this grievance not be addressed satisfactorily.

Yours faithfully,

[Signature]

[Your Printed Name/Authorized Signatory]