

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

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

Subject: Formal Grievance regarding Dishonored Cheque No. [Cheque Number] due to Internal Bank Error

Dear Sir/Madam,

I am writing to express my strong dissatisfaction regarding the wrongful dishonor of my cheque number [Cheque Number], dated [Date], for the amount of [Amount] issued to [Payee Name].

The cheque was returned with the remark [Reason provided by bank, e.g., Insufficient Funds], despite my account having a sufficient balance of [Current Balance] at the time of presentation. It appears that this error has arisen from internal mismanagement or a technical glitch within your branch/system.

This incident has caused me significant embarrassment and has damaged my professional reputation with the payee. Furthermore, I have been unfairly charged a cheque return penalty of [Amount] on [Date].

I hereby request that you:

- Investigate the cause of this internal error immediately.
- Reverse all penalty charges and taxes associated with this dishonored cheque.
- Issue a formal letter of apology to me, which I can provide to the payee to clear my name.
- Ensure that my credit history is not negatively impacted by this internal mistake.

I have attached a copy of my bank statement and the return memo for your reference. I expect a resolution to this matter within [Number] working days.

Yours sincerely,

[Signature]

[Your Printed Name]
Account Number: [Your Account Number]