

To:

The Nodal Officer / Head of Customer Service

[Name of Bank]

[Bank Address/Branch]

[City, State, Zip Code]

Date: [Insert Date]

Subject: Formal Escalation: Grievance regarding wrongful cheque dishonor due to technical error

Dear Sir/Madam,

I am writing to formally escalate a grievance regarding the wrongful dishonor of a cheque issued from my account. Despite having sufficient funds, the cheque was returned unpaid due to a technical error on the part of the bank.

Transaction Details:

- **Account Name:** [Your Name]
- **Account Number:** [Your Account Number]
- **Cheque Number:** [Cheque Number]
- **Cheque Amount:** [Amount]
- **Date of Presentation:** [Date]
- **Reason for Dishonor (as per return memo):** [e.g., Technical Error / Instrument Outdated / Connectivity Issue]

I previously raised this issue with the branch manager on [Date of previous complaint], under reference number [Reference Number, if any], but the matter remains unresolved to my satisfaction. The wrongful dishonor has caused significant damage to my financial reputation and has resulted in unnecessary penalty charges.

I hereby request the following actions:

1. A formal written apology acknowledging the bank's technical error.
2. Immediate reversal of any "Cheque Return Charges" or penalties levied on my account.
3. A letter or certificate issued to the payee clarifying that the dishonor was due to a bank error and not a lack of funds.

Please address this matter within [Number of days, e.g., 7] business days. Failure to resolve this issue will leave me with no choice but to escalate this complaint to the Banking Ombudsman or the relevant regulatory authority.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]

[Your Email Address]