

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

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

Subject: Formal Grievance Regarding Wrongful Cheque Dishonor due to System Failure

Dear Sir/Madam,

I am writing to lodge a formal complaint regarding the wrongful dishonor of my cheque, details of which are provided below:

- **Cheque Number:** [Insert Cheque Number]
- **Cheque Date:** [Insert Date]
- **Payee Name:** [Insert Payee Name]
- **Amount:** [Insert Amount]
- **Date of Dishonor:** [Insert Date]

The aforementioned cheque was returned unpaid despite there being sufficient funds in my account at the time of presentation. Upon inquiry, I was informed that the dishonor occurred due to a technical system failure within your bank's internal processing.

This error has caused me significant professional embarrassment and potential legal complications with the payee. Therefore, I request you to take the following actions immediately:

1. Provide a formal written apology acknowledging that the dishonor was due to a bank system error and not a lack of funds.
2. Reverse any "Cheque Return Charges" or penalties levied against my account.
3. Compensate for any third-party charges I have incurred as a result of this failure.
4. Ensure my credit history is not negatively impacted by this internal error.

I request you to resolve this matter within [Number of Days, e.g., 7] working days. I look forward to your prompt response.

Yours sincerely,

[Signature]

[Your Printed Name]