

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

[Date]

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

**Subject: Formal Grievance Regarding Wrongfully Dishonored Cheque - Account No:
[Your Account Number]**

Dear Bank Manager,

I am writing to lodge a formal complaint regarding a cheque that was recently dishonored by your branch despite there being sufficient funds in my account at the time of presentation.

The details of the transaction are as follows:

- **Cheque Number:** [Insert Number]
- **Date of Cheque:** [Insert Date]
- **Payee Name:** [Insert Name]
- **Amount:** [Insert Amount]
- **Date of Dishonor:** [Insert Date]
- **Reason Provided by Bank:** [Insert Reason, e.g., Insufficient Funds / Technical Error]

Upon reviewing my records, I have confirmed that my account held an adequate balance to cover this payment. This error has caused me significant embarrassment and has negatively impacted my reputation with the payee. Furthermore, I am concerned about potential late fees or legal implications resulting from this oversight.

I request that you investigate this internal error immediately. Specifically, I ask that you:

1. Provide a written explanation for why the cheque was dishonored.
2. Reverse any wrongful dishonor charges or penalties applied to my account.
3. Issue a formal letter of apology to the payee, clarifying that the error was entirely on the part of the bank.

I look forward to your prompt response and a resolution to this matter within [Number] business days. Please find attached a copy of my bank statement and the return memo for your reference.

Yours sincerely,

[Your Signature]

[Your Printed Name]