

Date: [Insert Date]

To:

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

Subject: Formal Grievance and Demand for Rectification regarding Dishonored Cheque due to Clearing Error

Dear Sir/Madam,

I am writing to formally lodge a grievance regarding the wrongful dishonor of a cheque issued from my account. Despite having sufficient funds and meeting all banking requirements, the following cheque was returned unpaid:

- **Cheque Number:** [Insert Cheque Number]
- **Date of Cheque:** [Insert Date]
- **Amount:** [Insert Amount]
- **Payee Name:** [Insert Payee Name]
- **Date of Dishonor:** [Insert Date of Return]
- **Reason Provided:** [Insert Reason, e.g., "Refer to Drawer" or "Technical Error"]

Upon review of my account statement, it is evident that my account held a sufficient credit balance at the time of presentation. The dishonor appears to be a result of a clearing error, technical malfunction, or negligence on the part of the bank's processing department.

This error has caused me significant financial inconvenience, damage to my credit reputation, and potential legal liability toward the payee. Therefore, I hereby demand that the bank:

1. Provide a formal written apology acknowledging the clearing error.
2. Immediately reverse any "cheque return charges" or penalties debited from my account.
3. Issue a corrective memo to the payee's bank to restore my professional and financial standing.
4. Compensate for any losses or legal costs incurred due to this wrongful dishonor.

Please resolve this matter within [Number, e.g., 7] business days from the receipt of this letter. Failure to rectify this error and provide an adequate response will leave me with no choice but to escalate this matter to the Banking Ombudsman or pursue appropriate legal remedies.

Sincerely,

[Your Signature]
[Your Full Name]

Account Number: [Your Account Number]

Phone Number: [Your Phone Number]