

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

Date: [Insert Date]

Subject: Urgent Grievance regarding Cheque Bounce due to Bank Processing Error

Dear Sir/Madam,

I am writing to express my formal grievance regarding the wrongful dishonor of my cheque number **[Cheque Number]**, dated **[Date on Cheque]**, for the amount of **[Amount]**.

I was notified that the cheque was returned unpaid due to "[Reason given by bank, e.g., Technical Error / Funds Insufficient]," despite the fact that my account **[Your Account Number]** had a sufficient cleared balance of **[Current Balance]** at the time of presentation.

This processing error on the part of the bank has caused me significant financial inconvenience and has unfairly damaged my credit reputation with the payee. Furthermore, I have been charged a "Cheque Return Fee" of **[Amount]** which is unjustified.

I hereby request the following immediate actions:

- A formal written explanation regarding why the cheque was bounced despite available funds.
- Immediate reversal of all wrongful penalty charges and taxes related to this bounce.
- A letter of apology addressed to me (or the payee) clarifying that the error was purely on the bank's side to restore my credibility.

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 of days, e.g., 48 hours]**. Failing this, I will be forced to escalate this matter to the Banking Ombudsman.

Thank you for your prompt attention to this urgent matter.

Sincerely,

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