

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

To: [Name of Head of Customer Relations / Complaints Department]
[Bank Name]
[Bank Address]

RE: FORMAL GRIEVANCE ESCALATION - ACCOUNT NUMBER: [Your Account Number]

Dear [Name of Contact Person or Department Head],

I am writing to formally escalate a grievance regarding my frozen bank account, following an unsatisfactory response to my initial complaint filed on [Date of Initial Complaint] under reference number [Reference Number].

My account has been restricted since [Date account was frozen]. Despite my previous efforts to resolve this through your standard customer service channels and providing all requested documentation, the issue remains unresolved. The current status of my account is causing significant financial hardship, as I am unable to [mention specific issues, e.g., pay mortgage, access salary, or cover basic living expenses].

I find the bank's failure to provide a clear timeline for resolution or a specific reason for the continued restriction to be unacceptable. I have met all my obligations as a customer and expect a prompt rectification of this error.

I am requesting the following actions within [Number, e.g., 5] business days:

- A detailed explanation for the continued freeze on my account.
- The immediate restoration of full access to my funds.
- Compensation for any late fees or penalties incurred due to my inability to access my money.

Please consider this letter a final notice before I escalate this matter to the [Name of Financial Ombudsman or Regulatory Body] and seek legal advice. I look forward to your urgent response confirming that my account has been unfrozen.

Yours sincerely,

[Signature]
[Your Printed Name]