

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

To: [Name of Formal Complaints/Grievance Department]
[Bank Name]
[Bank Address]

RE: FORMAL GRIEVANCE - UNRESOLVED WIRE TRANSFER INVESTIGATION

Reference Number: [Original Case/Investigation Number]

Transaction Date: [Date of Transfer]

Amount: [Currency and Amount]

Dear Grievance Officer,

I am writing to formally escalate a grievance regarding an unresolved investigation into a missing wire transfer. Despite my previous attempts to resolve this through standard customer service channels, the funds remain missing, and I have not received a satisfactory resolution.

The details of the transaction are as follows:

- **Sender Name:** [Name]
- **Recipient Name:** [Name]
- **Recipient Bank/IBAN:** [Details]
- **IMAD/OMAD or Trace Number:** [Number if available]

It has been [Number] days since the transfer was initiated and [Number] days since I first reported it missing. To date, the updates provided have been vague, and no proof of successful credit or a reversal of funds has been provided. This delay is causing significant financial hardship.

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

1. A full MT103 document or a comprehensive trace report confirming the current location of the funds.
2. A definitive timeline for the recovery or credit of these funds.
3. A formal written explanation for the delay in the initial investigation.

Please consider this letter a formal notice of escalation. If this matter is not resolved promptly, I will be forced to escalate this complaint to the [Name of Financial Ombudsman or Regulatory Authority].

I look forward to your urgent response.

Sincerely,

[Your Signature]

[Your Printed Name]