

To: Customer Complaints Department / Office of the Ombudsman

Date: [Insert Date]

Account Number: [Insert Account Number]

Reference Number: [Insert Previous Complaint Reference]

Subject: FINAL GRIEVANCE: Unsatisfactory Resolution of Unnotified Account Closure

Dear Sir/Madam,

I am writing to formally express my extreme dissatisfaction with the resolution provided regarding the sudden closure of my account on [Date of Closure]. Despite my previous attempts to resolve this matter, the response received on [Date of Last Response] failed to address the core issues of my grievance.

My complaint is based on the following grounds:

- **Lack of Notice:** The account was closed without any prior notification or explanation, which is a breach of standard banking protocols and the terms of our agreement.
- **Financial Hardship:** This action has caused significant distress and financial hardship, as I was unable to access my funds for [Number] days, leading to [mention any missed payments or fees].
- **Inadequate Investigation:** Your previous response offered no specific reason for the closure and failed to provide a timeline for the release of my remaining balance.

As a final attempt to resolve this internally, I am requesting:

1. A full and detailed explanation for the summary closure of the account.
2. The immediate release and transfer of all remaining funds to my nominated account.
3. Written confirmation of the account status to ensure no negative impact on my credit file.
4. Compensation for the inconvenience and financial loss incurred.

Please consider this my final grievance letter. If I do not receive a satisfactory response within [Number, e.g., 8] business days, I will escalate this matter to the Financial Ombudsman Service and the relevant regulatory authorities without further notice.

I look forward to your prompt response.

Yours faithfully,

[Your Signature]

[Your Full Printed Name]
[Your Contact Phone Number]
[Your Email Address]