

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

[Date]

[Name of Bank Representative or Department]  
[Bank Name]  
[Bank Address]

**Subject: Follow-up Grievance - Formal Complaint Reference: [Reference Number]**

Dear [Name of Contact Person or Customer Service Department],

I am writing to formally follow up on my previous grievance submitted on [Date of Original Complaint] regarding undisclosed and hidden fees charged to my account [Account Number].

I received your response dated [Date of Bank's Response]. However, I am dissatisfied with the resolution provided. Your response failed to adequately address the following points:

- [Point 1: e.g., Lack of transparency regarding the specific fee structure]
- [Point 2: e.g., Failure to provide evidence that I consented to these specific charges]
- [Point 3: e.g., The refund offered does not cover the full extent of the unauthorized deductions]

I maintain that these fees were not clearly disclosed in the original terms and conditions provided to me, nor was I notified of any changes to the fee schedule that would justify these charges. This lack of transparency is a breach of the expected banking standards and fair treatment of customers.

As a resolution, I am requesting:

1. A full reversal and refund of all hidden fees totaling [Total Amount] charged between [Date] and [Date].
2. A detailed, written explanation of why these fees were applied without clear disclosure.
3. Confirmation that my account settings have been adjusted to prevent these specific charges moving forward.

Please review this matter again. If I do not receive a satisfactory response within [Number, e.g., 10] business days, I will have no choice but to escalate this complaint to the [Name of Financial Ombudsman or Regulatory Body].

I look forward to your prompt response and a final resolution to this matter.

Yours sincerely,

[Your Signature]

[Your Printed Name]