

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

[Date]

[Name of Contact Person or Department]
[Financial Institution/Company Name]
[Company Address]

**RE: SECOND GRIEVANCE - FORMAL COMPLAINT REGARDING
UNAUTHORIZED CHARGES**

Account Number: [Your Account Number]
Case/Reference Number: [Previous Reference Number]

Dear [Contact Name or Department],

I am writing this second formal grievance letter to express my extreme dissatisfaction with the resolution, or lack thereof, regarding the unauthorized charges reported on my account on [Date of first report].

My first letter, dated [Date of first letter], detailed the following unauthorized transactions:

- [Date of Transaction] - [Merchant Name] - [Amount]
- [Date of Transaction] - [Merchant Name] - [Amount]

Despite my previous communication and the evidence provided, the response I received on [Date of their response] failed to adequately address the issue because [Reason why the resolution was inadequate, e.g., the claim was denied without explanation / only a partial refund was issued].

I maintain that I did not authorize, participate in, or benefit from these transactions. Therefore, I am requesting an immediate internal review of this case. Please provide a detailed explanation of your investigation findings and the specific evidence used to reach your previous conclusion.

Failure to resolve this matter within [Number, e.g., 7 or 10] business days will leave me with no choice but to escalate this complaint to the [Name of Regulatory Body, e.g., Consumer Financial Protection Bureau or Financial Ombudsman] and seek legal advice.

I look forward to your prompt response and a full reversal of these charges.

Sincerely,

[Your Signature]

[Your Printed Name]