

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

[Date]

[Bank Name]  
[Branch Address]  
[City, State, Zip Code]

**Subject: Formal Claim for ATM Dispense Error - [Account Number]**

Dear Bank Manager,

I am writing to formally lodge a complaint regarding a failed ATM transaction that occurred on [Date] at approximately [Time].

The details of the transaction are as follows:

- **ATM Location/ID:** [Address of ATM or Terminal ID Number]
- **Account Number:** [Your Account Number]
- **Card Number:** [Last 4 Digits of your Debit Card]
- **Requested Amount:** [Amount you tried to withdraw]
- **Amount Dispensed:** [Amount actually received, or \$0.00]
- **Disputed Amount:** [Difference to be refunded]
- **Transaction Reference Number:** [Found on receipt, if available]

During the transaction, the ATM failed to dispense the requested cash, but the full amount was deducted from my account balance. I have attached a copy of the transaction receipt (if available) and a copy of my bank statement highlighting the error.

I request that you investigate this matter and credit the disputed amount of [Currency/Amount] back to my account as soon as possible. Please provide me with a reference number for this claim and an estimated timeframe for resolution.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]  
[Your Printed Name]