

# Sample Bank Complaint Letter with Transaction Reference Number

[Your Name]  
[Your Address]  
[City, State, ZIP Code]  
[Email Address]  
[Phone Number]  
[Date]

The Branch Manager  
[Bank Name]  
[Branch Address]  
[City, State, ZIP Code]

Subject: Complaint Regarding Transaction Reference Number [XXXXXXXXXXXX]

Dear Sir/Madam,

I am writing to formally lodge a complaint regarding a transaction conducted through my account held at your branch. Below are the details of the disputed transaction:

- **Account Holder Name:** [Your Name]
- **Account Number:** [Your Account Number]
- **Transaction Reference Number:** [XXXXXXXXXXXX]
- **Transaction Date:** [DD/MM/YYYY]
- **Transaction Amount:** [Amount, including currency]

Description of the issue:

[Clearly explain the nature of the problem. For example:  
"On [date], an amount of [amount] was debited from my account through transaction reference number [XXXXXXXXXXXX]. However, I did not authorize this transaction, and the funds have not been restored to my account despite my previous communications."]

I kindly request you to investigate this matter at the earliest and resolve the issue as soon as possible. I would appreciate a written confirmation from your side regarding the status and outcome of my complaint.

Please find attached all relevant documents supporting my claim (e.g., bank statements, previous correspondences).

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,  
[Your Name]