

# Sample Complaint Letter for Unauthorized Bank Transaction

This **sample complaint letter for unauthorized bank transaction** serves as a formal template for customers to report and dispute unauthorized or fraudulent transactions on their bank accounts. The letter clearly outlines the details of the transaction, requests an immediate investigation, and demands appropriate corrective actions such as reversal of charges or account security measures. Using this structured complaint format helps ensure effective communication with the bank and prompt resolution of the issue, protecting the account holder's financial interests and maintaining trust in banking services.

## Complaint Letter Template

**Your Name**

Your Address

City, State ZIP Code

Email Address

Phone Number

Date

**To,**

**The Branch Manager**

[Bank Name]

[Branch Address]

[City, State ZIP Code]

**Subject:** Complaint regarding unauthorized transaction in my bank account

Dear Sir/Madam,

I am writing to formally bring to your attention an unauthorized transaction detected on my bank account with the following details:

- **Account Holder's Name:** [Your Name]
- **Account Number:** [Your Account Number]
- **Transaction Date:** [Date of Unauthorized Transaction]
- **Transaction Amount:** [Amount]
- **Description/Reference Number:** [Transaction Description/Reference]

I did not authorize or initiate the above-mentioned transaction, nor have I shared my banking credentials with anyone. I suspect that my account details may have been compromised, resulting in this fraudulent activity.

I request you to:

1. Immediately investigate the matter and block any further unauthorized access to my account.
2. Reverse the aforementioned unauthorized transaction and credit the amount back to my account.
3. Enhance the security measures on my account to prevent future incidents.

Please acknowledge the receipt of this letter and keep me informed regarding the progress and resolution of my complaint at the earliest.

I am enclosing copies of my ID and relevant bank statements for your reference.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature, if submitting a hard copy]

[Your Name]