

# Sample Complaint Letter for Late Payment Charges Due to Bank Error

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

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

Subject: Request for Waiver of Late Payment Charges Due to Bank Error

Dear Sir/Madam,

I am writing to formally bring to your attention an error regarding late payment charges that have been applied to my account, [Account Number], with your bank.

On reviewing my recent statement dated [Statement Date], I noticed a late payment fee of [Amount] posted to my account. I always ensure that payments are made well before the due date, and upon investigation, I discovered that this charge resulted from a bank error. Specifically, my payment of [Amount] submitted on [Payment Date] was not processed in a timely manner due to an internal technical issue at your end (as confirmed by your customer service representative on [Date of Call/Visit]).

I kindly request that the late payment charge be immediately waived or reversed as the delay was not due to any negligence on my part. Please find attached supporting documents, including bank receipts and email correspondence, evidencing my timely payment and the subsequent error.

I would appreciate prompt action in rectifying this matter to ensure my account and credit record remain accurate and unaffected by unjust penalties. Kindly confirm once the charges have been reversed.

Thank you for your attention to this matter. I look forward to your quick resolution.

Yours faithfully,  
[Your Name]