

# Formal Complaint Letter for Unauthorized Debit Card Charges

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

[Bank Name]  
[Branch Name or Department, if applicable]  
[Bank Address]  
[City, State ZIP Code]

Subject: Formal Complaint Regarding Unauthorized Debit Card Charges

Dear [Bank Manager's Name or "Sir/Madam"],

I am writing to formally notify you of unauthorized transactions posted to my debit card account, [last four digits of account or card number: XXXX], and to request immediate action regarding these charges.

The following transactions were not authorized by me and appear to be fraudulent:

Date	Merchant/Description	Amount
[MM/DD/YYYY]	[Merchant Name/Description]	[\$[Amount]]
[MM/DD/YYYY]	[Merchant Name/Description]	[\$[Amount]]

I did not authorize these transactions and have no knowledge of how they occurred. I request an immediate investigation into these charges, the reversal of the disputed amounts, and the issuance of a new debit card to secure my account.

Please confirm receipt of this complaint and provide me with the next steps in the dispute resolution process. Attached you will find supporting documentation, including my account statement highlighting the unauthorized charges.

Thank you for your prompt attention to this urgent matter. Please contact me at [phone number] or [email address] should you require any further information.

Sincerely,  
[Your Name]