

Your Name
Your Address
City, State, Zip Code
Email Address
Phone Number
Date

Recipient's Name
Bank/Company Name
Address
City, State, Zip Code

Dear [Recipient's Name],

I am writing to formally express my grievance regarding the conditions of my loan (Loan Account Number: [Your Loan Number]) that I believe are unfair and not in line with what was initially communicated to me.

Upon taking out the loan, I was assured of [mention specific terms, interest rates or conditions]. However, I have recently discovered that [explain the unfair conditions, e.g., changes in interest rates, hidden fees, etc.]. This has caused me significant difficulty in managing my repayments and has put me in a financially precarious position.

I kindly request a review of my loan agreement and a clarification regarding the terms that were communicated to me at the time of the loan approval. I believe it is crucial for your institution to uphold ethical lending practices.

Thank you for your attention to this matter. I look forward to your prompt response and a resolution to this issue.

Sincerely,
[Your Name]