

Subject: Appeal for Refund of Incorrect Interest Charges

To Whom It May Concern,

My name is [Your Name] and I am a customer of [Bank/Financial Institution Name]. I am writing to formally appeal for a refund of the interest charges that were incorrectly applied to my account, [Your Account Number].

On [date], I noticed a discrepancy in my account statement indicating that I was charged an interest rate of [incorrect interest rate]. According to my understanding and the terms agreed upon at the time of account opening, my interest rate should have been [correct interest rate].

I have attached relevant documents, including my account statement for reference. I kindly request that you review the information provided and initiate a refund of the excess charges.

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

Sincerely,

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