

Formal Demand for Interest Overcharge

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Recipient Name]

[Recipient Position]

[Company/Organization Name]

[Company Address]

[City, State, Zip Code]

Dear [Recipient Name],

I am writing to formally address an issue regarding an overcharge of interest on my account with [Company/Organization Name]. According to my records, the interest rate applied to my loan/account (Account Number: [Insert Account Number]) has exceeded the agreed terms.

Upon reviewing my account statements, it appears that I have been charged an interest rate of [Insert Rate]%, whereas the agreed contractual rate was [Insert Agreed Rate]%. This discrepancy has led to an undue financial burden and is contrary to our agreement.

I kindly request that you review this matter at your earliest convenience. I would appreciate a prompt response detailing the findings of your review and any necessary corrections to my account to address the excess charges.

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

Sincerely,

[Your Name]