

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

Manager

[Bank Name]

[Bank Address]

[City, State, Zip Code]

Dear [Bank Manager's Name],

I am writing to formally complain about misleading fees that have been applied to my account, [Your Account Number]. I have been a loyal customer of [Bank Name] for [duration of time] and have always maintained my account in good standing.

On [date], I noticed a fee of [amount] charged to my account, which was not clearly outlined in the terms and conditions when I opened the account. I have reviewed my account statements and found similar fees applied on multiple occasions without prior notice or explanation.

These unexpected charges have caused significant inconvenience and financial strain. I believe it is essential that your institution transparently communicates any fees associated with my account.

I kindly request a detailed explanation of these fees and a refund of the charges that do not comply with your stated policies. I hope to resolve this matter amicably and look forward to your prompt response.

Thank you for your attention to this issue.

Sincerely,

[Your Name]