**Complaint letter template**

You can use this template to help you write a complaint letter (although you may wish to vary it to fit your problem).

[Your name]

[Your address]

[Your account or customer number]

[Email and/or phone number]

Dear Manager,

Re: Complaint about [insert name of product or service such as a bank account or insurance cover and/or the nature of the complaint such as excessive fees or conduct of broker].

I am writing to express my concern regarding an issue I have encountered with my [insert name of financial product] at [insert provider name], which I discovered on [insert date].

I would like this problem resolved promptly.

The key details of the problem are as follows: [Explain the issue clearly, such as unauthorized charges, account errors, service delays, or misleading advice and include when you first noticed the problem]. This has caused [explain any harm or consequences that you have experienced due to this problem].

I have already taken steps to address this issue, including [mention any actions you've taken, like calling your advisor, customer service or visiting a branch].

I spoke with [insert the name or title of the person you spoke to] on [insert date], but unfortunately, [describe the outcome of your conversation or any lack of resolution].

I have enclosed copies of relevant documents, such as my bank statement or any correspondence related to this issue, to support my claim.

I would like [insert specific steps you want the provider to take, such as a correction of the account, a refund, or an explanation of charges].

I expect to hear from you with a solution by [insert a specific date or within 10 days]. If I do not receive a satisfactory response, I will consider making a formal complaint to your financial dispute resolution scheme or the relevant regulatory authority.

Please find my contact details listed above.

Yours sincerely,

[Your name]

Enclosed: Copy of the [attached evidence] for [insert details relevant to the complaint].