

**Jane Doe**

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**November 1, 2023**

Customer Complaints Department  
FinTech Digital Bank PLC  
456 High Street  
London, UK, EC1A 1BB

**Subject: Formal Complaint Regarding Unauthorized Account Closure (Account No. 1234567890)**

Dear Customer Complaints Department,

I am writing to file a formal complaint regarding the unauthorized and unexplained closure of my account, **Account Number 1234567890**, on or around **October 20, 2023**.

On the aforementioned date, I was unable to access my account through the mobile app. After several failed attempts, I contacted your customer support team and was informed that my account had been permanently closed. I was given no prior warning, no explanation, and no opportunity to resolve any potential issues that may have led to this drastic action.

The closure of my account has caused significant disruption to my personal finances. Several automatic payments and direct debits for essential services, including my rent and utility bills, have been returned, causing me great embarrassment and potentially incurring late fees. Furthermore, the funds I had in the account are now inaccessible, which has put me in a difficult financial position.

I have been a loyal customer of FinTech Digital Bank for over three years and have always used my account responsibly. My transaction history is a matter of public record and demonstrates no suspicious or unlawful activity. The lack of communication from your bank before taking this action is not only unprofessional but also, I believe, in breach of your customer terms and conditions.

I request an immediate and comprehensive response detailing the specific reason for the closure of my account. I also demand that you provide a clear and actionable plan to either **reopen my account with all funds reinstated** or to facilitate the prompt

transfer of all my funds to an external account of my choosing.

I expect a response to this complaint within 14 days, as per your official complaints procedure. Should I not receive a satisfactory explanation and resolution, I will not hesitate to escalate this matter to the Financial Ombudsman Service.

Sincerely,

**Jane Doe**