

**JACK O. FRENZ**

ABC Apartment  
123 Nachos Boulevard

February 12, 2024

UNITED DIGITAL BANK

6340 Amazing Street  
Old Buddhist Temple  
Shicagow Lithgow USA

TO WHOM IT MAY CONCERN:

I would like to raise a complaint regarding my account balance that was deducted from an unsuccessful transaction. I paid my telecom bill on January 14 amounting to \$36.20 through this digital banking app. Unfortunately, the transaction was unsuccessful as there was a prompt message from the app that it was undergoing a system maintenance.

I received an email from United Digital Bank that the deducted amount will be credited back to my account within 28-48 hours. I waited for that particular time but my account was still not updated. I called your customer service and the representative told me that the process usually takes five banking days to complete. The information was different from the one stated in the email.

On January 28<sup>th</sup>, I made a follow-up through your customer service and I received the same information. It has been 14 days since the transaction. I have been complaining to your bank but it seems that I could not get any positive feedback.

It has been a month already and there is no progress at all. I sincerely ask for your assistance on this concern. I would be glad to be called back at +17187654321.

Thank you so much for your time.

Regards,

**JACK O. FRENZ**

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