To  
The Branch Manager  
Indian Overseas Bank  
Anna Nagar Branch  
Chennai

***Sub: Complaint Letter for Unnecessary bank charges***

Dear Sir,

Going through the statement of account we have received from you yesterday, we find that our account has been debited with \_\_\_\_\_\_\_\_\_\_\_\_ (Amount) as half yearly bank charges.

As far as we know and the same is evident from the statement of account which you have sent us, our balance has never fallen below the minimum limit prescribed by you on any day during the last \_\_\_\_\_\_\_\_\_\_\_\_ (Month) apart from its having been maintained regularly.

We shall be glad to have a reply in the matter at an early date.

Thank you,

Yours faithfully,  
(Your Name)