**To**

**[The Bank Manager]  
[Bank Name]  
[Address]**

**Re. Complaining the Denial of Loan from the Bank on Illogical Grounds w.r.t. Application No. 902-D**F

I am Helen Strew from High Street Residents, San Diego. I have been a client of your bank since 2011 and it marks ten years that I have been using your bank’s services. I have also been a silver cardholder that means I am a loyal customer of the bank bearing some extra perks and privileges regarding bank services.

On 23rd March 20XX, I applied for a loan under the Easy Make Loan Policy of the bank. I applied through an application available on the bank’s website. Before applying, I studied all the terms and conditions for the eligibility criteria for the loan. After meeting the Relationship Manager of the bank, Mr. David Roof told me that I qualify all the standards important to be eligible for the loan.

After that, I received an email from the bank’s official email addressing telling me that my application has been forwarded for initial scrutiny and examination. Email, further, stated that I will be informed after my first stage of processing completes. I was satisfied enough to get a loan by this email as I come up with all the terms and conditions necessary for the loan application.

On 25th March 20XX, I enquired the bank about my loan procedure and asked for further commencement, but I was shocked by the replied email that I am ineligible to get a loan from the bank. This is totally an unprofessional demeanor and discrepancy at your end as the two emails as mentioned earlier contradict each other.

I request you to look into this matter and let me know about a tangible solution for it as I come up with all the points necessary to get a loan. I shall be grateful to you for this. I am looking forward to your response. Kindly reach me through [email] or +1[X]. Thank you.

Regards

Helen Strew  
P-90 High Street Residents, San Diego  
California, USA.