

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

Customer Service Department
BDO Unibank, Inc.
[Bank Address]

[City, State, Zip Code]

Dear Customer Service Team,

Subject: Letter of Clarification Regarding Bank Charges

I hope this message finds you well. I am writing to request clarification on certain bank charges that have been applied to my account (Account Number: [Your Account Number]).

Upon reviewing my recent bank statements, I noticed the following charges that I do not understand:

1. [Charge Description] - [Amount] - [Date]
2. [Charge Description] - [Amount] - [Date]
3. [Charge Description] - [Amount] - [Date]

I would appreciate it if you could provide me with detailed information regarding these charges, including the reasons for their application and any relevant policies or fee structures involved.

Thank you for your attention to this matter. I look forward to your prompt response so that I can resolve this issue as soon as possible.

Sincerely,

[Your Name]

[Your Account Number] (if not previously mentioned)