

# Dispute Resolution for Unexpected Charges

Date: [Insert Date]

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

[Credit Card Company Name] [Credit Card Company Address] [City, State, Zip Code]

## **Subject: Dispute of Unexpected Charges on Credit Card Account**

Dear [Credit Card Company Customer Service],

I am writing to formally dispute a charge on my credit card bill for the month of [insert month/year]. The charge in question is dated [insert date of charge] and is listed as [insert charge description] with an amount of [insert amount].

I did not authorize this charge, nor did I receive any goods or services associated with it. I kindly request that you provide clarification regarding this charge and any supporting documentation you may have.

For your reference, my credit card account number is [insert account number]. I have attached copies of my billing statement highlighting the disputed charge for your convenience.

According to the Fair Credit Billing Act, I am entitled to dispute billing errors and request a resolution. I look forward to your prompt response regarding this matter.

Thank you for your attention to this issue.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]