

Dispute Letter Regarding Credit Card Debt

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

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

Subject: Dispute of Credit Card Debt Amount

Dear Customer Service Department,

I am writing to formally dispute the amount of debt reported on my credit card account (Account Number: XXXX-XXXX-XXXX-XXXX) as of [Date]. According to my records, the amount presented by your company is inaccurate.

I believe that there has been an error due to [brief explanation of the reason for dispute, e.g., incorrect charges, payments not reflected, etc.]. I have attached relevant documentation that supports my claim, including [list any documents, e.g., receipts, statements, correspondence].

I kindly request that you investigate this matter and provide a corrected statement of my account. Please confirm receipt of this letter and your action on this dispute within 30 days.

Thank you for your prompt attention to this matter. I look forward to your timely response.

Sincerely,
Your Name