

Dispute Letter for Unauthorized Debt Charge

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

Date: [Insert Date]

[Creditor's Name]
[Creditor's Address]
[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to formally dispute an unauthorized charge on my account, which I believe is incorrect. The details of the charge are as follows:

- Account Number: [Your Account Number]
- Charge Amount: [Charge Amount]
- Date of Charge: [Date of Charge]

I have reviewed my account statements and have determined that I did not authorize this charge. As per my rights under the Fair Credit Billing Act, I request that you investigate this matter and provide a written response within 30 days.

Please find attached any relevant documentation supporting my dispute.

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

Sincerely,

[Your Name]