

Credit Card Dispute Letter

Date: [Insert Date]

Your Name: [Insert Your Name]

Your Address: [Insert Your Address]

City, State, Zip Code: [Insert City, State, Zip Code]

Email: [Insert Your Email]

Phone Number: [Insert Your Phone Number]

Credit Card Company Name: [Insert Company Name]

Company Address: [Insert Company Address]

City, State, Zip Code: [Insert City, State, Zip Code]

Account Number: [Insert Your Account Number]

Subject: Billing Error Dispute for Account #[Insert Account Number]

Dear Customer Service,

I am writing to formally dispute a billing error on my credit card statement for the period ending [Insert Statement Date]. The total charges appeared on my statement are incorrect.

The disputed charge is as follows:

- Merchant Name: [Insert Merchant Name]
- Transaction Date: [Insert Transaction Date]
- Transaction Amount: [Insert Transaction Amount]
- Reference Number: [Insert Transaction Reference Number]

Upon reviewing my charges, I believe this amount is erroneous because [Briefly explain the reason for the dispute.]. I kindly request that you investigate this matter and provide clarification regarding this charge.

As per the Fair Credit Billing Act, I expect a response acknowledging this dispute within 30 days, as well as a correction or statement regarding your findings.

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

Sincerely,

[Insert Your Name]

[Insert Your Signature (if sending a hard copy)]