

Merchant Dispute Letter

Your Name

Your Address
City, State, ZIP Code
Email Address
Phone Number
Date: [Insert Date]

Merchant Name

Merchant Address
City, State, ZIP Code

Dear [Merchant Name],

I am writing to formally dispute a charge on my credit card account with your establishment. The details of the transaction are as follows:

- **Date of Transaction:** [Insert Date]
- **Transaction Amount:** \$[Insert Amount]
- **Description of Services/Goods:** [Insert Description]
- **Credit Card Number (last four digits):** **** * [last four digits]

I believe this charge is incorrect because [briefly explain the reason for your dispute, e.g., I did not receive the service/product, the service/product was defective, etc.].

Attached to this letter are copies of any relevant documents, including receipts and correspondence, that support my dispute.

I request your urgent attention to resolve this matter. Please respond within [insert reasonable time frame, e.g., 14 days] to confirm that you have received this dispute and are reviewing my claim.

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

Sincerely,

[Your Name]