

Formal Complaint Regarding Unauthorized Transactions

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

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

Subject: Formal Complaint Regarding Unauthorized Transactions

Dear [Creditor's Name/ Customer Service Department],

I am writing to formally complain about several unauthorized transactions that have occurred on my account [Account Number or Last 4 Digits]. These transactions have been charged to my account without my consent, and I am extremely concerned about the security of my account.

Details of Unauthorized Transactions:

- Date: [Date of Transaction] - Amount: [Amount] - Description: [Description]
- Date: [Date of Transaction] - Amount: [Amount] - Description: [Description]
- Date: [Date of Transaction] - Amount: [Amount] - Description: [Description]

I have taken the necessary steps to secure my account, including changing my password and enabling two-factor authentication. However, I urgently request your assistance in investigating these transactions and rectifying my account balance.

Please provide a written response within [number of days, e.g., 15 days] regarding the outcome of your investigation. I expect these unauthorized charges to be reversed and proper measures to be taken to prevent further incidents.

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

Sincerely,

[Your Name]