

# Formal Creditor Complaint

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

To,

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Formal Complaint Regarding Unfair Charges

Dear [Creditor's Name],

I am writing to formally dispute the recent charges applied to my account ([Your Account Number]) on [Date of Charge]. I believe these charges are unfair and do not reflect the agreed terms of our contract.

Specifically, the charges amounting to [Amount] were imposed for [Reason for Charge], which I believe is unwarranted due to [Explain your reasons briefly].

I request a thorough review of my account and a detailed explanation for these charges. Additionally, I ask that you remove any unfair fees from my account promptly.

I appreciate your immediate attention to this matter and look forward to your prompt response.

Thank you for your cooperation.

Sincerely,

[Your Name]