

Formal Complaint Regarding Late Fees

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to formally dispute the late fees applied to my account ([Your Account Number]) on [Date of Late Fee]. I believe these fees have been assessed in error due to [explain reason briefly, e.g., payment sent on time, technical errors, etc.].

According to the terms outlined in our agreement, payments are considered on time if received by the due date, and I have evidence supporting my claim. I kindly request that you review this matter and provide a resolution, specifically the removal of these late fees.

Please contact me at your earliest convenience to discuss this issue. I appreciate your attention to this matter and look forward to resolving it amicably.

Thank you for your prompt response.

Sincerely,

[Your Name]