

Unauthorized Charges 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's Customer Service Department],

I am writing to formally dispute a charge that appeared on my recent statement for an in-store transaction. The details of the transaction are as follows:

- **Date of Transaction:** [Insert Date]
- **Amount Charged:** [Insert Amount]
- **Transaction Reference Number:** [Insert Reference Number]

I believe this charge is unauthorized as I did not make this purchase. I would appreciate your prompt attention to this matter and a thorough investigation into the discrepancy.

Please find attached (or enclosed) any documentation that may support my claim. I kindly request a written response confirming the results of your investigation, along with the reversal of the unauthorized charge.

Thank you for your cooperation.

Sincerely,

[Your Name]