

Disputed Charge Challenge Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Bank Name]

[Bank Address]

[City, State, Zip Code]

Subject: Disputed Charge on Account [Your Account Number]

Dear [Bank's Customer Service Department],

I am writing to formally dispute a charge that appeared on my account statement dated [insert date]. The transaction in question is as follows:

- Transaction Date: [Transaction Date]
- Merchant Name: [Merchant Name]
- Amount Charged: \$[Charge Amount]

I believe this charge is erroneous because [briefly explain your reason for disputing the charge, e.g., "I did not authorize this transaction," or "The amount is incorrect"].

To support my claim, I have attached all relevant documentation, including [list any attachment, e.g., receipts, emails, correspondence].

I request that you investigate this matter and credit my account for the disputed amount. Should you require any further information, please do not hesitate to contact me at the above phone number or email address.

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

Sincerely,

[Your Name]