

Dispute Regarding Default Interest Rate Charges

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

[Date]

[Recipient's Name]
[Company Name]
[Company Address]
[City, State, Zip Code]

Dear [Recipient's Name],

I am writing to formally dispute the default interest rate charges applied to my account [Account Number] as of [Date]. I believe these charges have been applied incorrectly and would like to request a review of my account.

According to our previous agreement, the default interest rate should be [Your Understanding of the Terms]. However, I have noticed that the charges imposed are significantly higher than expected. I have attached relevant documentation to support my claim.

I request that you investigate this matter and provide clarification on the charges as soon as possible. Additionally, I would appreciate your response within [time frame, e.g., 30 days] from the date of this letter.

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

Sincerely,

[Your Name]