

# Formal Dispute Letter

Your Name  
Your Address  
City, State, Zip Code  
Email Address  
Phone Number  
Date

Credit Card Company Name  
Customer Service Department  
Company Address  
City, State, Zip Code

Dear Customer Service Manager,

I am writing to formally dispute a transaction on my credit card account. The details of the transaction are as follows:

- Account Number: XXXX-XXXX-XXXX-XXXX
- Transaction Amount: \$XX.XX
- Date of Transaction: MM/DD/YYYY
- Merchant Name: Merchant Name
- Transaction Reference Number: XXXXXXXXXXXX

The charge in question is inaccurate because [briefly explain the reason for the dispute, e.g., unauthorized charge, duplicate charge, etc.]. I have attached supporting documentation to assist with my claim.

According to the Fair Credit Billing Act, I would like to request that you investigate this matter and provide a prompt resolution. I appreciate your attention to this matter and look forward to your response within the timeframe prescribed by law.

Thank you for your assistance.

Sincerely,  
Your Name

Attachments: [List any attached documents]