

# Dispute Letter for Unexpected Interest Charges

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Credit Card Issuer's Name]

[Issuer's Address]

[City, State, ZIP Code]

Dear Customer Service,

I am writing to formally dispute the unexpected interest charges on my recent credit card statement for account number [Insert Account Number], dated [Insert Statement Date]. After reviewing my account activity, I noticed an interest charge of [Insert Amount] that appears to be in error.

According to my records, I made my last payment of [Insert Payment Amount] on [Insert Payment Date], which was made on time and within the required minimum. I believe this interest charge is incorrect because [insert reason for disputing the charge, e.g., "I always pay my balance in full" or "I was promised a promotional interest rate"].

I kindly request that you review my account and provide an explanation for this charge. If it is found to be erroneous, I would appreciate the immediate reversal of the interest charge and an updated statement reflecting this correction.

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

Sincerely,

[Your Name]