

Formal Dispute Letter

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

Credit Card Company Name
Company Address
City, State, Zip Code

Dear [Customer Service Department/Specific Person's Name],

I am writing to formally dispute unauthorized charges on my credit card account ([Your Account Number]). Upon reviewing my statements, I noticed the following unauthorized charges:

- Date of Charge: [Date] - Amount: [Amount] - Description: [Description]
- Date of Charge: [Date] - Amount: [Amount] - Description: [Description]
- Date of Charge: [Date] - Amount: [Amount] - Description: [Description]

I have not authorized these transactions and have taken the necessary steps to secure my account. I kindly request that these charges be investigated and removed from my account.

Please find attached any relevant documentation that supports my claim.

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

Sincerely,
[Your Name]