

Letter to Challenge Lost Card Transaction

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

Customer Service

[Bank Name]

[Bank Address]

[City, State, Zip Code]

Subject: Challenge of Unauthorized Transaction on Lost Card

Dear Customer Service Team,

I am writing to formally challenge a transaction that was charged to my account after my card was reported lost. My account number is [Your Account Number]. On [Date of Transaction], there was a transaction of [Transaction Amount] made at [Merchant/Location], which I did not authorize.

I discovered the loss of my card on [Date of Loss] and reported it immediately. I have taken all necessary steps to safeguard my account. I kindly request that this unauthorized transaction be reversed and that my account be credited accordingly.

Attached to this letter are the relevant details and documents supporting my claim, including a copy of my lost card report and any correspondence related to this issue.

Thank you for your attention to this matter. I look forward to your prompt response and resolution of my challenge.

Sincerely,

[Your Name]