

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

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

Subject: Dispute of Billing Error on Credit Card Account

Dear Customer Service,

I am writing to formally dispute a billing error on my credit card statement for account number XXXX-XXXX-XXXX-XXXX. Upon reviewing my most recent statement dated [insert date], I noticed an unexpected charge of [insert amount] from [insert merchant name] which I did not authorize.

To support my claim, I have attached copies of the relevant documents, including my billing statement and any correspondence related to this charge. According to the Fair Credit Billing Act, I am entitled to dispute charges that are inaccurate or unauthorized, and I would appreciate your prompt attention to this matter.

Please investigate this issue and provide me with a written response regarding the outcome of the investigation. Thank you for your assistance in resolving this matter.

Sincerely,  
[Your Name]