

Credit Card Dispute Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

Customer Service Department

[Credit Card Company Name]

[Company Address]

[City, State, ZIP Code]

Subject: Dispute for Charge on Credit Card - [Transaction Date]

Dear Customer Service,

I am writing to formally dispute a charge on my credit card for a defective product that I purchased on [Purchase Date]. The transaction details are as follows:

- Transaction Amount: [Amount]
- Merchant Name: [Merchant Name]
- Transaction Date: [Transaction Date]
- Account Number: [Last Four Digits of Your Card]

The product I received, [Product Name], was found to be defective. I have attached copies of relevant documents, including the receipt and any correspondence with the merchant regarding the return process.

According to your policy, I understand that I have the right to dispute charges for goods and services that were not delivered as promised or were defective. I kindly request a full refund for this transaction, as I have followed the return procedure outlined by the merchant.

Thank you for addressing this issue promptly. Please inform me when my request has been processed. You can reach me at [Your Phone Number] or [Your Email Address] for any further information.

Sincerely,

[Your Name]