

Credit Card Dispute Letter

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

Credit Card Company
Address
City, State, Zip Code

Subject: Dispute for Charge on Account #XXXXXXXXXXXX

Dear [Credit Card Company Name],

I am writing to formally dispute a charge on my credit card statement dated [insert date], for the amount of [insert amount] related to merchandise that I have not received. The transaction was made on [insert transaction date], with the merchant [insert merchant name].

Despite my attempts to contact the merchant regarding this issue on [insert dates of communications], I have yet to receive the product. According to the terms and conditions of the purchase, I was expecting to receive the merchandise by [expected delivery date], but it has not arrived as of today's date.

In accordance with the Fair Credit Billing Act, I request that you investigate this matter and remove the disputed charge from my account. I am attaching copies of my receipts, correspondence with the merchant, and any other relevant documentation to assist in your investigation.

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

Sincerely,
Your Name