

Credit Card Dispute Letter

Your Name

Your Address

City, State, Zip Code

Email Address

Phone Number

Date

Customer Service Department

Credit Card Company Name

Company Address

City, State, Zip Code

Subject: Dispute of Charge for Services Not Rendered

Dear Customer Service,

I am writing to formally dispute a charge on my credit card statement dated [insert date] in the amount of [insert amount], associated with [describe the service or merchant name]. Despite my expectation of receiving the service, it has not been rendered.

Details of the charge are as follows:

- Transaction Date: [insert date]
- Merchant Name: [insert name]
- Transaction Amount: [insert amount]
- Description of Service: [insert description]

I have attempted to resolve this issue directly with the merchant on [insert date of communication], but unfortunately, I have not received a satisfactory response or resolution.

According to the Fair Credit Billing Act, I am requesting that you investigate this charge and issue a refund for the unauthorized transaction. Enclosed are copies of my records regarding this matter, including [list any supporting documents, such as receipts, emails, etc.].

Thank you for your prompt attention to this matter. Please confirm receipt of this letter and keep me updated on the status of my dispute. I can be reached at [insert your phone number] or [insert your email address].

Sincerely,

[Your Name]