

Credit Card Transaction Denial Appeal

Date: [Insert Date]

To: [Bank's Name]

Address: [Bank's Address]

Account Holder: [Your Name]

Account Number: [Your Account Number]

Subject: Appeal for Denial of Transaction Due to Fraudulent Activity

Dear [Bank's Customer Service/Specific Name if known],

I am writing to formally appeal the denial of my recent credit card transaction (Transaction ID: [Insert Transaction ID]) dated [Insert Transaction Date]. I was notified that this transaction was flagged for potential fraudulent activity; however, I believe that this decision was made in error.

On [Insert Date of Transaction], I attempted to make a purchase from [Merchant's Name]. The transaction was subsequently denied, which has caused me significant inconvenience. I assure you that this transaction was initiated by me, and I have not reported any lost or stolen cards.

To support my appeal, I have attached relevant documentation, including:

- Proof of the transaction (receipt or confirmation email)
- Identity verification (copy of ID)
- Any other supporting documents

I kindly request that you review my case and reconsider the denial of this transaction. I appreciate the measures you take to protect account holders against fraud, and I understand the necessity for vigilance. However, in this instance, I assure you that the activity in question is legitimate.

If you require any further information or clarification, please do not hesitate to contact me at [Your Phone Number] or [Your Email Address]. Thank you for your attention to this matter, and I look forward to your timely response.

Sincerely,

[Your Name]

[Your Address]