

Unauthorized Charge Explanation Letter

Date: [Insert Date]

To Whom It May Concern,

I am writing to dispute an unauthorized charge on my credit card account. The details of the transaction are as follows:

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

I did not authorize this transaction, nor do I recognize the merchant listed. I kindly request that you investigate this matter and reverse the charge to my account.

Please confirm receipt of this letter and inform me of the outcome of your investigation.

Thank you for your assistance.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]