

Demand for Explanation on Delayed Credit Card Charges

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

[Credit Card Company Name]
[Company Address]
[City, State, Zip Code]

Dear [Customer Service Manager's Name],

I am writing to formally demand an explanation regarding the delayed charges on my credit card account (Account Number: [Your Account Number]).

On [Date of Transaction], I made a purchase of [Transaction Amount] at [Merchant Name]. However, this transaction has not been reflected in my account statement as of today, [Current Date].

I would like to understand the reason for this delay and when I can expect the charge to be processed. Additionally, I request clarification on your policies regarding such discrepancies.

Please respond to my inquiry at your earliest convenience. I appreciate your attention to this matter and look forward to your prompt response.

Sincerely,

[Your Name]