

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Bank Name]

[Bank Address]

[City, State, ZIP Code]

Subject: Dispute of Credit Card Charge

Dear [Customer Service Team/Specific Contact Name],

I am writing to formally dispute a charge on my credit card account [your account number] that I believe is unauthorized. The charge in question is from [Merchant Name] for the amount of [amount] on [date of transaction].

I did not authorize this transaction, and I have attached any relevant documentation to support my claim, including receipts and statements, if applicable.

According to the Fair Credit Billing Act, I believe I am entitled to a correction of this charge. Please investigate this matter and remove the charge from my bill at your earliest convenience.

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

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]