Disputed Charges Explanation Letter

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

[Recipient's Name] [Recipient's Position] [Company's Name] [Company's Address] [City, State, Zip Code]

Dear [Recipient's Name],

I am writing to formally dispute a charge on my account, which I believe to be incorrect. The charge in question appears on my statement dated [date of statement] and references [description of the charge, e.g., "Transaction ID #12345"].

Upon reviewing my records, I found that [brief explanation of your reason for disputing the charge, e.g., "I did not authorize this transaction" or "The amount charged is incorrect"]. I have attached supporting documentation for your review, including [list any documents you are providing, e.g., "receipts, correspondence, etc."].

I kindly request that you investigate this matter and rectify the charge at your earliest convenience. I look forward to your prompt response to resolve this issue.

Thank you for your attention to this matter.

Sincerely,
[Your Name]