

# Credit Card Complaint Letter

Subject: Complaint regarding credit card account

Dear [Credit Card Company Name],

I am writing to express my deep dissatisfaction with the service I have received as a customer of your credit card services. I have been a loyal customer of your company for [number of years], and it is with great disappointment that I find myself compelled to bring this matter to your attention.

I would like to highlight the following issues that have caused me significant inconvenience and frustration:

- 1. Unauthorized Charges:** On [date], I noticed several unauthorized charges on my credit card statement. I immediately contacted your customer service department to report the fraudulent transactions and request assistance in resolving the issue. However, the response I received was extremely delayed, and it took several weeks for the matter to be resolved. This incident has not only affected my financial well-being but has also eroded my trust in your company's security measures.
- 2. Inadequate Customer Service:** Whenever I called the customer service helpline, I experienced long waiting times and had to navigate through a complex automated system before reaching a representative. Furthermore, the representatives I interacted with often seemed uninformed and lacked the necessary knowledge to address my concerns effectively. This lack of professionalism and responsiveness has left me deeply dissatisfied.
- 3. High Interest Rates and Fees:** I have noticed a significant increase in the interest rates and fees associated with my credit card account over the past year. Despite being a responsible and punctual cardholder, it appears that I am being penalized with exorbitant charges. The lack of transparency regarding these changes and the absence of any reasonable justification have further exacerbated my frustration.

I expect a prompt and satisfactory resolution to these issues. I kindly request that you take the following actions:

1. Conduct a thorough investigation into the unauthorized charges on my account, ensure that any fraudulent activity is rectified, and provide me with a detailed report of the findings.
2. Improve the efficiency and effectiveness of your customer service department by reducing waiting times, enhancing the knowledge and training of your representatives, and implementing a more user-friendly system for customers to reach out for assistance.
3. Review the interest rates and fees associated with my credit card account, and provide a clear explanation for any increases. If the changes are not justified, I expect a reduction in these charges to a reasonable and competitive level.

I trust that you understand the gravity of these concerns and the impact they have had on my trust in your company. I have always considered myself a valued customer, and I sincerely hope that you will take immediate action to address these issues and restore my faith in your services.

I expect a response to this letter within [reasonable time frame, e.g., 15 business days]. Should I not receive a satisfactory resolution, I will be left with no choice but to explore alternative options, which may include seeking assistance from relevant consumer protection agencies or pursuing legal action.

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

Yours sincerely,

[Your Name]