

Credit Card Dispute Letter

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Bank/Credit Card Company Name]

[Billing Department]

[Address]

[City, State, ZIP Code]

Subject: Dispute of Unauthorized Credit Card Charges

Dear [Bank/Credit Card Company Name],

I am writing to formally dispute several unauthorized charges that have appeared on my credit card statement for the billing cycle of [Statement Date]. The charges in question are outlined below:

1. Transaction Date: [Date]

Merchant: [Merchant Name]

Transaction Amount: [\$XX.XX]

2. Transaction Date: [Date]

Merchant: [Merchant Name]

Transaction Amount: [\$XX.XX]

3. Transaction Date: [Date]

Merchant: [Merchant Name]

Transaction Amount: [\$XX.XX]

I have thoroughly reviewed my records, and I can confirm that I did not authorize or participate in any of the transactions mentioned above. I believe these charges are the result of a billing error or

potentially fraudulent activity. As a responsible cardholder, I take the security of my credit card account very seriously, and I promptly report any discrepancies or unauthorized charges.

I kindly request that you conduct a thorough investigation into these charges and provide me with the following information:

1. Documentation supporting the legitimacy of the disputed transactions, including any signed purchase receipts or digital transaction records.
2. Steps taken to verify the validity of the charges, including contact with the merchants involved.
3. A detailed explanation of how these charges were processed without my authorization.

Furthermore, I request that you take immediate action to:

1. Temporarily suspend the disputed charges from my account pending the resolution of this dispute.
2. Provide me with information on the dispute resolution process, including timelines for resolution and any required actions on my part.

I understand that the Fair Credit Billing Act grants consumers the right to dispute unauthorized charges within 60 days of the statement containing the disputed charges. I am well within this timeframe and am exercising my rights under this act to ensure the integrity of my credit card account.

Please provide written confirmation of the receipt of this dispute letter and the initiation of the investigation process. You can contact me at [Phone Number] or [Email Address] to communicate any updates or gather additional information related to this matter.

I appreciate your prompt attention to this dispute and your commitment to resolving it in a timely and fair manner. Thank you for your assistance.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosure: Copy of the Credit Card Statement (highlighting the disputed charges)