Promotional Rate Not Applied

Subject: Dispute - Promotional Interest Rate Not Applied to Account

Dear [Credit Card Company] Customer Service,

I am writing to dispute interest charges on my account ending in [last 4 digits] because the promotional rate I was promised has not been properly applied.

When I [opened this account/made a balance transfer/accepted the promotional offer] on [date], I was explicitly offered a promotional APR of [rate]% for [time period] on [purchases/balance transfers/both]. However, my recent statements show I have been charged interest at [higher rate]%, which is not consistent with the promotional terms.

The promotional offer was communicated to me through [pre-approved offer letter/online advertisement/phone conversation/email dated [date]]. I have enclosed a copy of this promotional material for your reference.

Based on the correct promotional rate, I should have been charged approximately \$[amount] in interest, but I was actually charged \$[higher amount], resulting in an overcharge of \$[difference]. I am requesting that:

- 1. The correct promotional rate be applied to my account immediately
- 2. All excess interest charges be credited back to my account
- 3. Written confirmation of the correction and the terms of my promotional period

 I have been a loyal customer and fulfilled all requirements to maintain this promotional rate,
 including [making payments on time/meeting minimum payment requirements/not exceeding credit
 limit].

Please investigate this billing error and respond within 30 days as required by law.

Thank you for your prompt attention.

Respectfully,

[Your Name]

[Account Number]

[Date]	
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