

CREDIT CARD DISPUTE LETTER

Your Name: _____

Your Address: _____

City, State, ZIP Code: _____

Email Address: _____

Phone Number: _____

Credit Card Issuer Name: _____

Billing Address: _____

City, State, ZIP Code: _____

Re: Dispute of Credit Card Charge(s)

Dear Sir or Madam,

I am writing to formally dispute the following charge(s) on my credit card account. Please find the relevant details below, and I request that this matter be investigated promptly in accordance with the Fair Credit Billing Act (15 U.S.C. § 1666).

Disputed Charge Details:

Date of Charge	Merchant Name	Amount (USD)	Reason for Dispute
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

I have reviewed my account statements and did not authorize these charges, or the charges were incorrectly processed. Please remove or credit these amounts to my account immediately. Enclosed are copies of all relevant documents supporting my position (e.g., receipts, statements).

According to the Fair Credit Billing Act, you are required to acknowledge my dispute in writing within 30 days and resolve it within two billing cycles. Failure to comply may result in legal action to protect my rights.

Please provide written confirmation of your receipt of this dispute and details of the actions you will take. I appreciate your prompt attention to this matter.

Sincerely,

Signature:

Your Printed Name:

Your Account Number:

Date:

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