

Formal Complaint Letter Sample for Credit Card Billing Dispute

Your Name
Your Address
City, State, ZIP Code
Email Address
Phone Number
Date

Credit Card Issuer's Name
Customer Service Department
Issuer's Address
City, State, ZIP Code

Subject: Formal Complaint â€“ Credit Card Billing Dispute

Dear Sir or Madam,

I am writing to formally dispute a charge on my credit card statement in accordance with the Fair Credit Billing Act. The details of my account and the disputed transaction are provided below:

- **Account Number:** [Your Account Number]
- **Disputed Charge Amount:** [Amount]
- **Date of Transaction:** [Transaction Date]
- **Merchant Name:** [Merchant Name]

The reason I am disputing this charge is as follows: [Briefly explain the reason for your dispute, such as the charge being unauthorized, incorrect amount, or for goods/services not received]. I have attached copies of all relevant documents (receipts, statements, correspondence) supporting my case.

I respectfully request that you investigate this matter, correct the billing error, and provide written confirmation of the resolution. As per the law, I would appreciate a response within 30 days, and a resolution within two billing cycles.

Thank you for your prompt attention to this issue. Please contact me at [Your Phone Number] or [Your Email Address] should you require any further information.

Sincerely,
[Your Full Name]