

Sample Letter for Removal of Unjustified Late Payment Charges

This document provides a **sample letter for removal of unjustified late payment charges**, designed to help consumers formally request the reversal of incorrect or unfair fees applied to their accounts. The letter outlines a clear and professional approach to communicate with service providers or creditors, explaining the situation and requesting correction. Utilizing this sample can assist individuals in resolving billing disputes effectively, maintaining accurate account records, and avoiding unnecessary financial penalties.

Sample Letter

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

[Recipient Name or "Customer Service Department"]
[Company/Creditor Name]
[Company Address]
[City, State ZIP Code]

Subject: Request for Removal of Unjustified Late Payment Charges

Dear [Recipient Name or "Customer Service"],

I am writing to formally dispute a late payment charge that was recently applied to my account (Account Number: [insert account number]). After reviewing my account statement dated [statement date], I noticed a late fee of [amount] added to my balance.

I believe this charge is incorrect because [briefly explain your reason, e.g., "my payment of [amount] was made on time and cleared on [date]", or "there was an error in processing my payment"]. Attached, you will find supporting documentation including [list supporting documents, e.g., bank statements, payment confirmation].

I kindly request that you review my account and remove the unjustified late payment charge at your earliest convenience. Maintaining an accurate account record is very important to me, and I hope to resolve this matter promptly.

Thank you for your attention to this issue. I look forward to your prompt response confirming the reversal of these charges.

Sincerely,
[Your Name]