Complaint Letter Sample for Unauthorized Credit Card Charges

This **complaint letter sample for unauthorized credit card charges** provides a clear and professional template for disputing fraudulent or incorrect charges on a credit card statement. It guides cardholders on how to formally notify their credit card issuer about unauthorized transactions, request investigation, and seek resolution or reimbursement. The letter emphasizes the importance of detailing the disputed charges, providing relevant account information, and expressing the expectation for prompt action to protect the cardholder's financial interests.

Sample Letter

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

[Credit Card Issuer Name]
[Customer Service Address]
[City, State, ZIP Code]

Subject: Dispute of Unauthorized Credit Card Charges - Account #[Your Account Number]

Dear Sir/Madam,

I am writing to formally dispute unauthorized charges on my credit card account #[Your Account Number]. Upon reviewing my recent statement dated [Statement Date], I noticed the following transactions that I did not authorize or recognize:

- Date of Transaction: [mm/dd/yyyy], Amount: [$X.XX], Merchant: [Merchant Name]
- Date of Transaction: [mm/dd/yyyy], Amount: [$X.XX], Merchant: [Merchant Name]

I have not knowingly authorized or approved these transactions. I request that you promptly investigate these charges, remove them from my account, and credit any related fees or interest that may have been applied. For your reference, I am enclosing copies of my statement and any relevant documents.

Kindly confirm in writing that you have received this complaint and that my account will not be held responsible for the disputed amounts while the investigation is pending. Please keep me informed about the outcome of your investigation.

If you need any further information, please contact me at [Phone Number] or [Email Address].

Thank you for your prompt attention to this matter.

Sincerely,
[Your Name]