

Letter Template: Complaint for Incorrect Credit Card Bill

A **letter of complaint for incorrect credit card bill** is a formal written communication addressed to a credit card company or bank to dispute errors found on a billing statement. It typically outlines the discrepancies such as unauthorized charges, incorrect amounts, or billing for services not received, and requests a prompt investigation and correction. A sample letter might begin by stating the dispute clearly, providing relevant account details, specifying the erroneous charges, and politely demanding resolution within a specified timeframe to ensure accurate billing and protect the consumer's financial interests.

Template

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

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

Subject: Complaint Regarding Incorrect Credit Card Bill â€“ Account No. [Your Account Number]

Dear Sir/Madam,

I am writing to formally bring to your attention an error found on my recent credit card bill dated [Billing Date], for account number [Your Account Number].

Upon reviewing the statement, I noticed the following discrepancies:

- **Transaction Date:** [Date], **Merchant:** [Merchant Name], **Amount:** \$[Amount] â€“ [Reason for dispute, e.g., "Unauthorized charge" or "Incorrect amount"]
- **Transaction Date:** [Date], **Merchant:** [Merchant Name], **Amount:** \$[Amount] â€“ [Reason for dispute]

I kindly request that you investigate these charges and provide a correction at your earliest convenience. Enclosed are copies of my billing statement and any supporting documentation for your reference.

Please respond to this complaint within [Timeframe, e.g., "30 days"] as outlined in your billing dispute policy. Kindly remove the erroneous charges and confirm the adjustment in writing.

Thank you for your prompt attention to this matter. Please contact me at [Your Phone Number/Email Address] if you need further information.

Sincerely,
[Your Name]

Sample Letter

Jane Doe
123 Maple Street
Springfield, IL 62701
janedoe@email.com
(555) 123-4567
June 10, 2024

XYZ Bank Credit Card Division
456 Bank Avenue
Springfield, IL 62701

Subject: Complaint Regarding Incorrect Credit Card Bill â€“ Account No. 9876543210

Dear Sir/Madam,

I am writing to dispute certain charges on my credit card bill dated June 5, 2024, for account number 9876543210.

Upon review, I noticed the following discrepancies:

- **Transaction Date:** May 30, 2024, **Merchant:** ABC Electronics, **Amount:** \$200.00 â€“ I did not authorize this purchase and have never

visited this merchant.

- **Transaction Date:** June 2, 2024, **Merchant:** XYZ Groceries, **Amount:** \$150.00 – The bill displays \$150.00 but the actual amount spent and the receipt enclosed is only \$75.00.

I request a prompt investigation and removal of these erroneous charges. I have attached copies of my statement and relevant receipts for your review.

Please address this issue within 30 days as required. I appreciate your immediate attention and look forward to your written confirmation of the resolution.

Sincerely,
Jane Doe