

# Sample Letter to Bank Regarding Unauthorized Late Payment Charges

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

The Branch Manager  
[Bank Name]  
[Branch Address]  
[City, State, ZIP Code]

**Subject:** Dispute of Unauthorized Late Payment Charges on Account No. [Your Account Number]

Dear Sir/Madam,

I am writing to formally bring to your attention an unauthorized late payment charge that has been applied to my account, number [Your Account Number], on [Date the Charge Was Applied].

Upon reviewing my account statement for the month of [Relevant Month], I noticed a late payment charge of [Amount]. However, I had ensured that my payment of [Amount] was made on [Payment Date], well within the due date of [Due Date]. Please find attached a copy of the payment confirmation for your reference.

I kindly request that you investigate this matter and, if found erroneous, arrange for the immediate reversal of the unauthorized late payment charge. I would appreciate a written confirmation once the correction has been made.

I trust that my account will be reviewed promptly and necessary actions will be taken at the earliest to rectify the error. Please let me know if you require any additional information or documentation from my end.

Thank you for your attention and prompt action on this matter.

Yours faithfully,  
[Your Name]