

# Adjustment Letter Template for Credit Card Billing Mistake

An **adjustment letter for credit card billing mistake** is a formal way to communicate with your credit card company when you spot an error on your statement. Below is a step-by-step template you can use to address and resolve such discrepancies.

## Step-by-Step Breakdown:

- Review Your Billing Statement:** Carefully check your statement and highlight the disputed charge(s).
- Gather Supporting Information:** Collect receipts, transaction details, and any evidence showing the mistake.
- Draft the Adjustment Letter:** Use the template below to create a clear, polite, and detailed letter.
- Send the Letter:** Mail, fax, or email the letter using a trackable method for proof of delivery.
- Follow Up:** Contact the credit card company if you do not receive a timely response.

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## Sample Adjustment Letter

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

**Customer Service Department**

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

Subject: Request for Adjustment Due to Billing Error – Account # [Your Account Number]

Dear Sir/Madam,

I am writing to formally dispute an incorrect charge on my recent credit card statement for the above account. Upon reviewing my statement dated [Statement Date], I noticed a charge of \$[Incorrect Amount] on [Transaction Date] from [Merchant Name] (reference #: [Reference Number]). I believe this charge is incorrect because [briefly explain the reason, e.g., "I did not authorize this transaction" or "the product was returned and the charge should have been reversed"].

Enclosed are copies of [receipts, emails, return confirmations, etc.] to support my claim. I kindly request that you investigate this matter and remove or correct the disputed charge at your earliest convenience.

Please confirm in writing that my account has been credited or provide details of your findings.

Thank you for your prompt attention to this matter. I look forward to your response.

Sincerely,  
[Your Name]

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## Tips for Sending Your Letter:

- Keep copies of all correspondence for your records.
- Include only relevant, factual information and supporting documents.
- Follow up with a phone call or email if you do not receive a response within 30 days.