

Complaint Letter Format for Unauthorized Charges on Credit Card Statement

Below is a professional template to dispute unauthorized or fraudulent charges on your credit card statement. Fill in your details, the disputed transaction(s), and send it to your card issuer's customer service or dispute resolution department.

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

Date: [Insert Date]

To:

[Credit Card Issuer Name]

[Company Address]

[City, State, ZIP Code]

Subject: Dispute of Unauthorized Charge(s) on Credit Card Statement (Account #: [Your Account Number])

Dear [Credit Card Issuer/Customer Service],

I am writing to formally dispute the following unauthorized charge(s) appearing on my credit card statement dated [Statement Date] for my account ending in [Last 4 Digits of Your Account Number]. Please see the details of the disputed transactions below:

Date of Transaction	Merchant Name/Location	Transaction Amount	Reason for Dispute
[MM/DD/YYYY]	[Merchant Name]	[\$Amount]	Unauthorized / I did not authorize or perform this transaction.

I have reviewed my records and can confirm that I did not knowingly authorize these charge(s). I kindly request that you investigate this matter, remove the unauthorized transaction(s) from my account, and restore the funds promptly.

Enclosed are copies of my statement(s) highlighting the disputed charges and any related correspondence or evidence as necessary. Please confirm receipt of this letter and advise on the status of your investigation.

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

Sincerely,

[Your Name]

Tip: Send your letter via certified mail or as your issuer advises, and keep copies for your records.