

# Complaint Letter about Recurring Unauthorized Credit Card Charges

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

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

Subject: **Complaint Regarding Recurring Unauthorized Credit Card Charges**

Dear [Issuer's Customer Service Department or Contact Name],

I am writing to formally dispute several unauthorized recurring charges on my credit card account [last four digits of card: XXXX]. These charges do not have my consent and have appeared on my statements, as detailed below:

- Date: [mm/dd/yyyy], Amount: [\$XX.XX], Merchant: [Merchant Name], Description: [if available]
- Date: [mm/dd/yyyy], Amount: [\$XX.XX], Merchant: [Merchant Name], Description: [if available]

I have not authorized these transactions, nor have I entered into any recurring payment agreement with the merchant(s) listed above. I suspect that my credit card information may have been compromised or used fraudulently.

In accordance with the Fair Credit Billing Act (FCBA) and applicable consumer protection laws, I request that you:

1. Investigate the listed unauthorized charges.
2. Immediately halt any further recurring transactions from the merchant(s) in question.
3. Remove or reverse the disputed charges from my account and adjust my balance accordingly.
4. Confirm in writing the actions taken on my account regarding this matter.
5. Issue me a new credit card number to prevent further unauthorized activity, if necessary.

Please let me know if you require any further information or documentation from my side to resolve this complaint promptly.

I expect a prompt and fair investigation into this matter and look forward to your confirmation that these unauthorized charges have been addressed.

Thank you for your immediate attention to this important issue.

Sincerely,  
[Your Name]