

[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: Formal Complaint Regarding Unauthorized Charges by Merchant

To Whom It May Concern,

I am writing to formally bring to your attention unauthorized charges made to my credit card account (Account Number: [Your Account Number]) by a merchant that appear on my recent statement. The specific details of the transactions in question are as follows:

- Merchant Name: [Merchant Name]
- Transaction Date(s): [Date(s) of Transaction(s)]
- Amount(s): [Amount(s) Charged]
- Reference/Transaction ID(s): [Reference Number(s)]

I did not authorize these purchases, nor have I had any prior dealings with the above-mentioned merchant regarding these charges. Therefore, I request an immediate investigation into these unauthorized transactions. I kindly ask that you:

1. Reverse the unauthorized charges and restore the disputed amount to my account.
2. Protect my account against any further unauthorized activities from this or any other merchant.
3. Provide written confirmation once the investigation is complete and the necessary corrections have been made to my account.

As a valued customer, I rely on your company's vigilance to safeguard my confidential information and ensure accurate billing. Please acknowledge receipt of this complaint and keep me updated on the progress of your investigation.

I have attached/can provide documentation supporting my claim, including a copy of the statement with the unauthorized transactions highlighted.

Thank you for your prompt attention to this important matter. I look forward to your swift resolution.

Sincerely,  
[Your Name]