

Sample Complaint Letter: Unauthorized Online Purchases on Credit Card

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

To:

[Credit Card Issuer/Bank Name]
[Customer Service Department]
[Issuer/Bank Address]
[City, State, ZIP Code]

Subject: Unauthorized Online Purchases on Credit Card

Dear Sir/Madam,

I am writing to formally report unauthorized purchases made on my credit card account [last four digits of account number: **XXXX**].

On **[Date of Unauthorized Purchase]**, I noticed the following transaction(s) on my account statement that I did not authorize:

- **Date:** [Transaction Date]
- **Merchant:** [Merchant Name or “Unknown”]
- **Amount:** \$[Amount]
- **Reference/Transaction ID:** [ID if available]

I have not made this (or these) purchase(s) nor have I shared my credit card information with anyone. Upon discovering these transactions, I immediately:

- Contacted your customer service helpline to report the issue
- Blocked or requested a replacement card
- Changed my online account password and reviewed account security settings

I respectfully request that you investigate these fraudulent transactions, reverse the charges on my account, and ensure that I am not held liable for these unauthorized purchases. Please also take the necessary steps to safeguard my account and prevent similar incidents in the future.

I have attached copies of my account statement and any other relevant documentation for your reference. Should you require any further information or documentation, please contact me at your earliest convenience.

Thank you for your immediate attention to this matter. I trust that you will handle this issue promptly in accordance with your policies and applicable regulations.

Sincerely,
[Your Name]