

# Formal Complaint Letter Template for Incorrect Late Payment Fees

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

[Recipient Name or "Billing Department"]  
[Company/Service Provider Name]  
[Company Address]  
[City, State, ZIP Code]

Subject: Formal Complaint Regarding Incorrect Late Payment Fees

Dear [Recipient Name or "Sir/Madam"],

I am writing to formally dispute the late payment fees of [amount] that were charged to my account, [account number/reference], on [date(s)]. After reviewing my records, I believe these charges were applied in error as my payment of [amount] was made on [date], which was before the due date of [due date]. Please find attached supporting documentation, including transaction receipts and account statements, confirming timely payment.

I kindly request that you investigate this matter, remove the incorrect late payment fees from my account, and send me written confirmation of this correction. I trust this issue can be resolved promptly to avoid any negative impact on my account or credit rating.

Should you require any further information or documentation, please do not hesitate to contact me at [phone number] or [email address]. I look forward to your swift response and resolution of this matter.

Yours sincerely,  
[Your Name]