

# Sample Complaint Letter: Excessive Late Payment Charges on Credit Card

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

[Credit Card Company Name]  
[Customer Service Department]  
[Company Address]  
[City, State, ZIP Code]

Subject: Complaint Regarding Excessive Late Payment Charges

Dear Sir/Madam,

I am writing to formally dispute the excessive late payment charges that were recently applied to my credit card account (Account Number: [XXXX-XXXX-XXXX-XXXX]). I have always strived to maintain my account in good standing, and I was surprised to find that a late payment fee of [insert amount] was assessed for the billing cycle ending on [date].

I understand that late payment fees may be applied under certain circumstances. However, I believe that the amount charged is unreasonably high, especially considering my payment history and the fact that this may be an isolated incident. I kindly request a detailed review of my account and a reconsideration of these charges.

I request that you provide a clear explanation for the charges and, if possible, adjust or waive the late payment fee as a gesture of goodwill. I have been a responsible cardholder and value my relationship with your company.

Thank you for your attention to this matter. I look forward to your prompt response and a fair resolution. Please contact me at [your phone number or email address] if you need any further details regarding my account or this situation.

Sincerely,  
[Your Name]