

Sample Consumer Complaint Letter Disputing Late Payment Penalty Charges

Your Name

Your Address

City, State, ZIP Code

Email Address

Phone Number

Date**Billing Department**

Company Name

Company Address

City, State, ZIP Code

Subject: Dispute of Late Payment Penalty Charges on Account # [Your Account Number]

Dear Sir/Madam,

I am writing to formally dispute a late payment penalty charge of [Amount] that was recently applied to my account, number [Your Account Number], on [Date of Charge]. I believe this charge was applied in error and request that it be reviewed and reversed.

According to my records, I made my payment of [Amount] on [Date Payment Was Made], which was within the required payment period. I have attached supporting documentation including a copy of my bank statement/payment receipt to confirm the timely payment.

Please review the enclosed evidence and correct this error at your earliest convenience. I also request written confirmation that the late payment penalty has been removed and that my account has been updated accordingly to reflect a positive payment history.

I appreciate your prompt attention to this matter and look forward to your response. Should you require any additional information, please do not hesitate to contact me at [Your Phone Number/Email Address].

Sincerely,

[Your Name]

Enclosures: Payment Receipt, Bank Statement (highlighted transaction)