

Template for Disputing Credit and Debit Card Charges

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Credit Card Company/Bank Name]

[Billing Inquiries/Customer Service Address]

[City, State, ZIP Code]

Dear [Credit Card Company/Bank Name],

I am writing to dispute a charge on my credit/debit card account. The details of the charge are as follows:

- **Transaction Date:** [Date of transaction]
- **Amount:** [Transaction amount]
- **Merchant:** [Merchant name]

I believe this charge is incorrect because [reason for dispute]. I have enclosed [copies of receipts, statements, or any supporting documents] to support my claim.

Please investigate this matter and correct the charge on my account. I expect to hear back from you within the next [time frame, e.g., 30 days] regarding the resolution of this issue.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name]