

Unauthorized Charge Dispute

Subject: Dispute of Unauthorized Transaction on Account [Account Number]

Dear [Credit Card Company Name] Dispute Resolution Team,

I am writing to formally dispute an unauthorized charge on my credit card account ending in [last 4 digits]. On [date], a transaction for \$[amount] appeared on my statement from [merchant name], which I did not authorize or make.

I discovered this charge when reviewing my statement on [date of discovery]. I have never conducted business with this merchant, and I did not give anyone permission to use my card for this purchase. I believe this may be a case of fraud or identity theft.

I am requesting that this charge be immediately reversed and credited to my account. I have also taken steps to secure my account and will monitor it closely for any additional unauthorized activity. Please investigate this matter urgently and send me written confirmation of the dispute resolution within 30 days as required by the Fair Credit Billing Act.

Enclosed please find copies of my account statement highlighting the disputed charge and any other relevant documentation.

Thank you for your prompt attention to this serious matter.

Sincerely,

[Your Name]

[Account Number]

[Contact Information]

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