

Defective Product or Service Not Received

Subject: Credit Card Dispute - Defective Merchandise/Service Not Rendered

To Whom It May Concern,

I am writing to dispute a charge of \$[amount] from [merchant name] that appears on my account ending in [last 4 digits] on [transaction date].

I purchased [product/service description] on [date], but the [product arrived defective/service was never provided/product never arrived]. Despite multiple attempts to resolve this issue directly with the merchant on [dates of contact], they have [refused to provide a refund/not responded to my complaints/been uncooperative].

I made good faith efforts to resolve this matter, including:

- Contacting customer service on [date] via [phone/email]
- Sending a written complaint on [date]
- Requesting a supervisor callback on [date]

The merchant's failure to [deliver the product/provide adequate service/replace the defective item] constitutes a breach of our transaction agreement. Under the Fair Credit Billing Act, I am entitled to dispute this charge.

I am requesting that you reverse this charge and issue a credit to my account. I have enclosed copies of my purchase receipt, correspondence with the merchant, and photographic evidence of the [defect/non-delivery].

Please confirm receipt of this dispute and advise me of the next steps in the investigation process.

Respectfully,

[Your Name]

[Account Number]

[Date]

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