Promotional Rate Not Applied

Subject: Dispute - Promotional Interest Rate Not Applied to Account

Dear [Credit Card Company] Customer Service,

I am writing to dispute interest charges on my account ending in [last 4 digits] because the promotional rate I was promised has not been properly applied.

When I [opened this account/made a balance transfer/accepted the promotional offer] on [date], I was explicitly offered a promotional APR of [rate]% for [time period] on [purchases/balance transfers/both]. However, my recent statements show I have been charged interest at [higher rate]%, which is not consistent with the promotional terms.

The promotional offer was communicated to me through [pre-approved offer letter/online advertisement/phone conversation/email dated [date]]. I have enclosed a copy of this promotional material for your reference.

Based on the correct promotional rate, I should have been charged approximately $[amount] in interest, but I was actually charged $[higher amount], resulting in an overcharge of $[difference].

I am requesting that:

1. The correct promotional rate be applied to my account immediately

2. All excess interest charges be credited back to my account

3. Written confirmation of the correction and the terms of my promotional period

I have been a loyal customer and fulfilled all requirements to maintain this promotional rate, including [making payments on time/meeting minimum payment requirements/not exceeding credit limit].

Please investigate this billing error and respond within 30 days as required by law.

Thank you for your prompt attention.

Respectfully,

[Your Name]

[Account Number]

[Date]

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