

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

Customer Service

[Bank Name]
[Bank Address]
[City, State, Zip Code]

Dear Customer Service,

Subject: Dispute of Credit Transaction

I am writing to formally dispute a charge on my credit statement dated [Date of Charge] for the amount of [Amount]. The transaction is identified by the following reference number: [Transaction Reference Number]. I believe this charge is incorrect because [briefly explain the reason for the dispute, e.g., you did not authorize the charge, the amount is incorrect, etc.].

I have attached copies of relevant documents, including [list any documents such as receipts, previous correspondence, or statements], to support my claim.

Please investigate this matter and correct my account accordingly. I look forward to your prompt response to this issue. You can reach me at [Your Phone Number] or [Your Email Address] if you need further information.

Thank you for your attention to this matter.

Sincerely,

[Your Name]
[Your Account Number]