

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

Customer Service Department

Axis Bank

[Bank Address]  
[City, State, ZIP Code]

Subject: Dispute Regarding Credit Card Charge [Account Number: XXXX-XXXX-XXXX-XXXX]

Dear Sir/Madam,

I am writing to formally dispute a charge on my Axis Bank credit card statement dated [Statement Date]. The transaction in question is as follows:

- \*\*Transaction Date:\*\* [Date of Transaction]
- \*\*Merchant Name:\*\* [Merchant Name]
- \*\*Transaction Amount:\*\* [Transaction Amount]

I believe this charge is incorrect because [briefly explain the reason for the dispute, e.g., I did not authorize this transaction, the amount is incorrect, I returned the item, etc.]. I have attached any relevant documentation to support my claim, including [list any attached documents, e.g., receipts, correspondence, etc.].

I kindly request that you investigate this matter and remove the disputed charge from my account. Please confirm the receipt of my dispute and let me know the next steps in this process.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]  
[Your Printed Name]