

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

Customer Service
BDO Unibank, Inc.
[BDO Address]

[City, State, Zip Code]

Subject: Credit Card Dispute - Account Number: [Your Credit Card Number]

Dear Customer Service,

I am writing to formally dispute a charge on my BDO credit card statement dated [Statement Date]. The transaction in question is for [Description of Transaction] on [Transaction Date] amounting to [Transaction Amount]. I believe this charge is incorrect due to [brief explanation of why you are disputing the charge, e.g., unauthorized transaction, clerical error, etc.]. I have attached relevant documentation to support my claim, including [list any documents you are including, such as receipts, transaction details, etc.].

I kindly request that you investigate this matter and reverse the charge. Please confirm receipt of this letter and keep me updated on the progress of my dispute.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]