

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

[Merchant's Name]
[Merchant's Address]
[City, State, Zip Code]

Subject: Formal Complaint Regarding Credit Card Transaction

Dear [Merchant's Name or Customer Service Department],

I am writing to formally express my dissatisfaction regarding a recent experience I had with your establishment on [date of transaction].

The details of the transaction are as follows:

- Transaction Amount: [amount]
- Transaction Date: [date]
- Transaction Reference Number: [number]

[Describe the issue clearly and concisely, including any relevant details about what occurred, how it was handled, or the lack of resolution.]

I have attempted to resolve this issue by [describe any previous attempts to contact the merchant or resolve the issue], but unfortunately, my concerns have not been adequately addressed.

I kindly request a prompt response to this matter and a resolution that includes [propose what action you would like the merchant to take, such as a refund, proper acknowledgment, etc.].

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]