

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Credit Card Company Name]
[Customer Service Address]
[City, State, Zip Code]

Subject: Dispute of Credit Card Payment

Dear [Customer Service Department/Specific Person's Name],

I am writing to formally dispute a charge on my credit card account [Your Account Number]. The details of the disputed transaction are as follows:

- Date of Transaction: [Date]
- Merchant Name: [Merchant's Name]
- Amount Charged: [Amount]
- Transaction Reference Number: [Reference Number if available]

[Briefly explain the reason for the dispute, e.g., unauthorized charge, incorrect amount, goods or services not received, etc.]

I have attached copies of relevant documents to support my claim [list any attachments, e.g., receipts, statements, correspondence].

Please investigate this matter and rectify the charge on my account. I would appreciate your prompt attention to this issue and look forward to your response.

Thank you for your assistance.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]