

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

Subject: Disputed Transaction

Dear [Customer Service Department/Specific Person's Name],  
I am writing to formally dispute a transaction on my account [Account Number or Credit Card Number] that was processed on [Date of Transaction].

The details of the transaction are as follows:

- Merchant Name: [Merchant's Name]
- Transaction Amount: [Amount]
- Transaction Date: [Date]

I believe this transaction is unauthorized because [brief explanation of reason for dispute, e.g., "I did not make this purchase," "the amount is incorrect," etc.].

I kindly request that you investigate this matter and provide me with a resolution. Enclosed are copies of relevant documents, including [list any attachments, such as receipts, statements, etc.].

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

Sincerely,

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