

Sample Letter for Disputing Credit or Debit Card Charges

Use this sample letter to help you write your dispute letter.

[Date]

[Your Name]

[Your Address, City, State, ZIP Code]

[Name of Credit or Debit Card Company]

Attn: Billing Inquiries

[Address, City, State, ZIP Code]

Re: Notice of disputed charge to Account No. [Your account number]

Dear [Contact Person or Billing Inquiries Division]:

I am writing to dispute a charge of [\$_____] to my [credit or debit card] account on [date of the charge]. The charge is in error because [explain the problem briefly. For example, the items weren't delivered, I was overcharged, I returned the items, I did not buy the items, etc.].

[Add any additional explanation that may be helpful. For example, "I ordered the items on [date]. The seller promised to deliver the items to me on [date], but I never received my order."]

I am requesting that the error be corrected, that any finance or other charges related to the disputed amount be credited to my account, and that I get an accurate statement.

Enclosed are copies of [describe any enclosed information, like sales slips, payment records, or documentation of shipment or delivery dates] supporting my position and experience. Please correct the error on my account promptly.

Sincerely,

[Your name]

Enclosures: [List the documents you are enclosing. Send copies, not the originals.]