



Credit Card Dispute Letter

Printable Template — Fill, Print, Send

[Date]

[Full_Name]
[Address_Line1]
[Address_Line2]
[City], [State_Or_Province], [Postal_Code]
[Phone]
[Email]

[Card_Issuer_Name]
[Disputes_Department]
[Issuer_Address_Line1]
[Issuer_City_State_Postal]
[Issuer_Phone]

Re: Billing Dispute — Account ending [Last4_ACCT]

Account Number: **** * [Last4_ACCT] | Dispute Ref: [Dispute_Reference]

Dear [Recipient_Name_or_Department],

I am writing to dispute the following charge(s) on my credit card account listed below.

Account holder: [Full_Name]. Account number (last 4): [Last4_ACCT]. Date(s) of transaction(s): [Transaction_Date_Range].

Date	Merchant	Posted Amt	Disputed Amt	Ref / ID	Reason

I dispute these charges because: [Detailed_Explanation].

I have attached copies of relevant documents: receipts, statements, police report (if any), correspondence.

Please investigate and correct my account, remove the disputed amount, and confirm in writing within 30 days. I am requesting (choose one): Credit/adjustment to account Refund Investigation only.

Thank you for your prompt attention. Sincerely,

[Signature_Line] (printed name), [Date_Signed]

Attachments (check boxes):

Statement Receipt Proof of delivery Police report Emails Other: _____

Suggested delivery: Certified Mail with Return Receipt or email to disputes@domain.com. Keep copies.

GLOBAL BK

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February 01, 2026

Jane D. Smith
123 Maple Avenue, Apt 4B
Springfield, IL, 62704
(555) 012-3456 | jane.smith@email.com

Global Bank Card Services, Dispute Resolution Center
P.O. Box 98765, Wilmington, DE 19801
(800) 555-0199

Re: Billing Dispute — Account ending 9012

Account Number: **** * 9012 | Dispute Ref: DISP-77421-JS

Dear Dispute Resolution Department,

I am writing to dispute the following charge(s) on my credit card account listed below.

Account holder: Jane D. Smith. Account number (last 4): 9012. Date(s) of transaction(s): Dec 15, 2025.

Date	Merchant	Posted Amt	Disputed Amt	Ref / ID	Reason
2025-12-15	Example Store	\$123.45	\$123.45	TRX-123456	Unauthorized
2025-12-18	Service Co.	\$80.00	\$80.00	TRX-990011	Duplicate

I dispute these charges because: The "Example Store" charge was not authorized by me. The "Service Co." charge is a duplicate of a transaction already processed on Dec 17.

I have attached copies of relevant documents: receipts, statements, police report (if any), correspondence.

Please investigate and correct my account, remove the disputed amount, and confirm in writing within 30 days. I am requesting (choose one): Credit/adjustment to account Refund Investigation only.

Thank you for your prompt attention. Sincerely,

Jane D. Smith

Jane D. Smith (printed name), February 01, 2026

Attachments (check boxes): Statement Receipt Proof of delivery Police report Emails Other: _____*Suggested delivery: Certified Mail with Return Receipt or email to disputes@domain.com. Keep copies.*