



[Date]

[Full_Name]
[Address_Line1]
[Address_Line2]
[City], [State], [Postal_Code]
[Phone] | [Email]

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

Re: Billing Dispute — Account ending [Last4_ACCT]

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

Dear [Recipient_Name_or_Department],
I am writing to dispute the following charge(s) on my credit card account listed below.

Facts: Account: [Full_Name]. Last 4: [Last4_ACCT]. Dates: [Transaction_Date_Range].

Date	Merchant	Posted	Disputed	ID / Reason Code

Explanation: [Detailed_Explanation].

I have attached copies of relevant documents: receipts, statements, reports.

Request: Please investigate and correct my account within 30 days. Requesting: Credit Refund Investigation.

Sincerely,

[Signature_Line] (printed name)

[Date_Signed]

Attachments Checklist:

- Copy of Statement
- Proof of Return
- Correspondence
- Receipt / Invoice
- Police Report
- Other: _____

Suggested: Certified Mail with Return Receipt. Keep all copies.

LOGO

Credit Card Dispute Letter

SAMPLE POPULATED EXAMPLE

February 1, 2026

Robert Smith
555 Ocean Drive
Suite 101
Miami, FL 33139
(305) 555-0100 | rsmith@email.com

Oceanic Bank Corp
Billing Records & Disputes
100 Bank Plaza
New York, NY 10001

Re: Billing Dispute — Account ending 4492

Account Number: **** * 4492 | Ref: DB-2026-001

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

Facts: Account: Robert Smith. Last 4: 4492. Dates: Jan 05, 2026.

Date	Merchant	Posted	Disputed	ID / Reason Code
2026-01-05	Electronics Giant	\$899.00	\$899.00	TX9912 Unauthorized
2026-01-05	Local Bistro	\$42.50	\$21.25	TX9950 Mathematical Error

Explanation: The \$899 charge was not authorized; I was not at this location. The Bistro charge was for \$21.25 on my receipt but posted as \$42.50.

I have attached copies of relevant documents: receipts and card statement.

Request: Please investigate and correct my account within 30 days. Requesting: Credit Refund Investigation.

Sincerely,

Robert Smith

Robert Smith (printed name)
February 1, 2026

Attachments Checklist:

- | | |
|---|---|
| <input checked="" type="checkbox"/> Copy of Statement | <input checked="" type="checkbox"/> Receipt / Invoice |
| <input type="checkbox"/> Proof of Return | <input type="checkbox"/> Police Report |
| <input type="checkbox"/> Correspondence | <input type="checkbox"/> Other: _____ |