

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Bank or Credit Card Company Name]
[Billing Inquiries Department Address]
[City, State, Zip Code]

RE: Notice of Dispute and Stop Payment Request for Defective Goods

Dear Customer Service Department,

I am writing to formally request a stop payment and to dispute a charge on my account, [Account Number], regarding a purchase made on [Date of Transaction] in the amount of \$[Amount].

The transaction details are as follows:

- **Merchant Name:** [Name of Merchant]
- **Transaction ID/Reference Number:** [Number]
- **Description of Goods:** [Describe Item]

The goods I received are defective and unfit for their intended purpose because [describe the specific defect or damage]. I have attempted to resolve this issue directly with the merchant on [Date(s) of Contact] by [method of contact, e.g., phone/email], but the merchant has failed to [provide a refund / replace the item / repair the item].

As the merchant has failed to provide functional goods or a satisfactory resolution, I am requesting that you stop payment on this transaction or initiate a chargeback for the full amount. Enclosed are copies of [list any attachments, e.g., receipts, photos of defects, or correspondence with the merchant] to support my claim.

Please investigate this matter and notify me in writing of the actions taken. Thank you for your prompt attention to this request.

Sincerely,

[Your Signature]

[Your Printed Name]