

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

[Date]

[Credit Card Issuer Name]  
[Billing Inquiries Address]  
[City, State, Zip Code]

Re: Formal Dispute of Fraudulent Charges  
Account Number: [Your Full Credit Card Number]

Dear Billing Department,

I am writing to formally dispute several fraudulent charges on my credit card account. My credit card was stolen on [Date]. I reported the card as stolen to your customer service department on [Date].

I did not make, nor did I authorize, the following transactions:

- [Merchant Name], [Date of Transaction], [Amount]
- [Merchant Name], [Date of Transaction], [Amount]
- [Merchant Name], [Date of Transaction], [Amount]

The total amount under dispute is \$[Total Amount].

Under the Fair Credit Billing Act, I am requesting that you investigate these charges and remove them from my account. I am also requesting that any associated interest or late fees related to these fraudulent charges be credited back to my account.

Enclosed are copies of the following documents supporting my claim: [e.g., Police Report, copy of my statement with marked charges].

Please investigate this matter and provide a written confirmation once the charges have been removed. Thank you for your assistance in resolving this issue.

Sincerely,

[Your Signature]

[Your Printed Name]