

[Your Name]  
[Your Address]  
[Your Phone Number]  
[Your Email Address]

[Date]

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

**Subject: Formal Dispute of Point of Sale Transaction**

To Whom It May Concern,

I am writing to formally dispute a point of sale transaction charged to my [Credit/Debit] card ending in [Last 4 Digits of Card Number]. I am requesting a full investigation and a reversal of the charge for the following reason: [Insert reason, e.g., Charged twice for same item, Incorrect amount charged, Item never received, Item was defective].

**Transaction Details:**

- **Merchant Name:** [Name of the store or business]
- **Transaction Date:** [Date on receipt/statement]
- **Transaction Amount:** \$[Total amount disputed]
- **Reference Number:** [If available on your statement]

**Description of the Problem:**

[Briefly explain what happened. For example: "The merchant charged me \$100.00 instead of the \$10.00 shown on my receipt," or "I returned the merchandise on [Date], but have not received a credit."]

I have already attempted to resolve this directly with the merchant on [Date], but was unsuccessful because [State reason for failure].

Enclosed are copies of the [Receipt/Invoice/Correspondence] supporting my claim. Please credit my account while this matter is under investigation and notify me in writing of the outcome.

Sincerely,

[Your Signature]

[Your Printed Name]

**Enclosures:** [List documents attached, e.g., Copy of receipt, return tracking number]