

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

[Date]

[Bank Name]
[Fraud Department Address]
[City, State, Zip Code]

Subject: Formal Claim for Unauthorized Debit Card Transactions

To the Fraud Department,

I am writing to formally dispute the following unauthorized transactions on my debit card account, ending in [Last 4 digits of card number]. I did not authorize these charges, nor did anyone to whom I have given permission to use my card.

Transaction Details:

- Date: [Date] | Merchant: [Merchant Name] | Amount: \$[Amount]
- Date: [Date] | Merchant: [Merchant Name] | Amount: \$[Amount]
- Date: [Date] | Merchant: [Merchant Name] | Amount: \$[Amount]

I discovered these unauthorized charges on [Date you noticed the fraud]. I am requesting that you investigate these transactions, reverse the charges, and credit the total amount of \$[Total Amount] back to my account immediately.

I have already taken the following steps: [e.g., deactivated the card via mobile app / reported the card lost or stolen over the phone].

Please provide a written confirmation that this claim has been received and inform me of the timeline for the investigation and the issuance of a provisional credit.

Sincerely,

[Your Signature]

[Your Printed Name]
Account Number: [Your Full Account Number]