

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

[Date]

[Bank Name]
[Billing Error Department/Fraud Department]
[Bank Address]

Subject: Formal Dispute of Unauthorized Debit Card Transaction(s)

Dear Customer Service Department,

I am writing to formally dispute the following unauthorized charge(s) appearing on my debit card account, card ending in [Last 4 Digits of Card Number].

I did not authorize, nor did anyone authorized to use my card perform, the following transaction(s):

- [Date of Transaction] - [Merchant Name] - \$[Amount]
- [Date of Transaction] - [Merchant Name] - \$[Amount]

The total amount being disputed is \$[Total Amount].

I have my debit card in my possession and I am unsure how these charges occurred. I am requesting that you investigate these transactions, credit my account for the disputed amount, and issue a new debit card with a different number to prevent further unauthorized activity.

Enclosed are copies of [mention any documents, e.g., bank statements with highlighted charges] supporting my claim. Please notify me in writing once the investigation is complete and the funds have been restored.

Thank you for your prompt attention to this matter.

Sincerely,

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