To: [Bank Name]
Attn: Billing Inquiries/Dispute Department
[Bank Address]
[City, State, Zip Code]

Date: [Current Date]

Subject: Formal Dispute for Defective Merchandise - Transaction Amount: $[Amount]

Dear Dispute Department,

I am writing to formally initiate a chargeback for the following transaction on my credit card account ending in [Last 4 Digits of Card Number]:

- **Merchant Name:** [Merchant Name]
- **Transaction Date:** [Date of Purchase]
- **Transaction Amount:** $[Amount]
- **Reference/Order Number:** [Order Number]

Reason for Dispute:
The merchandise received is defective and not as described. Specifically, [Briefly describe the defect: e.g., the electronic item does not power on / the item arrived broken].

Attempt to Resolve:
I contacted the merchant on [Date] via [Email/Phone] to request a refund or replacement. The merchant [Reason for failure: e.g., refused to accept the return / did not respond / charged a restocking fee for a broken item].

Action Taken:
I have [returned/attempted to return] the item on [Date] via [Shipping Method/Tracking Number].

Attached are copies of the original receipt, evidence of the defect, and records of my communication with the merchant. Please credit my account for the full amount while you investigate this claim.

Sincerely,

[Your Name]
[Your Phone Number]
[Your Account Number]