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

[Date]

[Bank/Credit Card Issuer Name]
[Attn: Billing Disputes Department]
[Bank Address]

Subject: Formal Dispute of Transaction - Incorrect Amount Charged

Dear Customer Service Department,

I am writing to formally dispute a transaction charged to my [Visa/Mastercard/Amex] account ending in [Last 4 digits of card number]. The amount charged to my account is incorrect based on the agreed-upon price at the time of purchase.

Transaction Details:

- **Merchant Name:** [Name of the Merchant]
- **Transaction Date:** [Date of Transaction]
- **Transaction Reference Number:** [Reference Number if available]
- **Amount Charged:** [Incorrect Amount Charged]
- **Correct Amount:** [Amount You Should Have Been Charged]

Reason for Dispute:
The merchant processed a charge that exceeds the authorized amount. I have attached a copy of the [receipt/invoice/order confirmation] which clearly shows the correct agreed-upon price of [Correct Amount].

I have already attempted to resolve this directly with the merchant on [Date of Contact], but [mention result, e.g., they refused to issue a refund / they have not responded].

I request that you investigate this matter and initiate a chargeback for the difference of [Difference Amount], or a full reversal of the transaction so that the correct amount can be re-processed.

Please credit my account while this dispute is under investigation. I have enclosed the following supporting documents:

- Copy of the original receipt/invoice
- Record of communication with the merchant

Thank you for your prompt attention to this matter. Please notify me in writing regarding the status of this claim.

Sincerely,

[Your Signature]

[Your Printed Name]