

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

[Date]

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

Subject: Formal Dispute of Unauthorized Charge for Canceled Subscription

To the Billing Dispute Department,

I am writing to formally dispute a transaction charged to my [Credit/Debit] card ending in [Last 4 Digits]. I am requesting a chargeback for the following transaction:

- **Merchant Name:** [Name of Company]
- **Transaction Date:** [Date of Charge]
- **Transaction Amount:** \$[Amount]
- **Reference Number:** [If available]

The reason for this dispute is that the subscription associated with this charge was canceled prior to the transaction date. I canceled my subscription on [Date of Cancellation] via [Method: Email/Website/Phone]. According to the merchant's policy, no further charges should have been processed after this date.

Despite my successful cancellation, the merchant processed the unauthorized charge listed above. I have attempted to resolve this directly with the merchant on [Date of Contact], but [mention result: they refused a refund / did not respond].

Attached are the following supporting documents:

- Copy of the cancellation confirmation [Email/Screenshot]
- Record of correspondence with the merchant
- [Any other relevant proof]

Please investigate this matter and credit the disputed amount back to my account. Thank you for your prompt attention to this request.

Sincerely,

[Your Signature]

[Your Printed Name]