

To: [Bank Name] / [Credit Card Issuer Name]
Attn: Dispute Department
Date: [Current Date]

Subject: Formal Dispute of Transaction - Unprocessed Refund

Dear Dispute Department,

I am writing to formally initiate a chargeback for the following transaction:

- **Transaction Date:** [Date of Purchase]
- **Merchant Name:** [Merchant Name]
- **Transaction Amount:** \$[Amount]
- **Account Number:** [Last 4 Digits of Card Number]
- **Reference Number:** [Transaction ID/Reference Number, if known]

The reason for this dispute is an **unprocessed refund**. I returned the goods/cancelled the service on [Date of Return/Cancellation] and was promised a refund by the merchant. However, despite these assurances and the passage of [Number of Days] days, the credit has not appeared on my account.

I have attempted to resolve this issue directly with the merchant. Attached are copies of the following supporting documents:

- Proof of return (e.g., tracking number or drop-off receipt)
- The refund confirmation email or credit slip provided by the merchant
- Records of my communication with the merchant regarding the missing refund

Since the merchant has failed to issue the agreed-upon refund, I request that you reverse this charge and credit my account for the full amount. Please notify me if you require any additional information to complete this investigation.

Sincerely,

[Your Full Name]
[Your Phone Number]
[Your Account/Billing Address]