

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Bank or Credit Card Issuer Name]
[Billing Inquiries/Claims Department Address]
[City, State, Zip Code]

Subject: Formal Dispute of Fraudulent Transaction - Account Number: [Your Account Number]

Dear Billing Dispute Department,

I am writing to formally dispute a fraudulent transaction that has appeared on my [Credit/Debit] card statement. I did not authorize, participate in, or benefit from this transaction.

The details of the disputed transaction are as follows:

- **Transaction Date:** [Date of transaction]
- **Merchant Name:** [Merchant name as it appears on statement]
- **Transaction Amount:** \$[Amount]
- **Reference Number:** [If available]

I am requesting that you initiate a chargeback for this transaction and remove the charge from my account immediately. My card is currently in my possession, and I believe my account information may have been compromised.

I have attached a copy of my statement highlighting the fraudulent charge for your reference. Please investigate this matter and provide written confirmation once the charge has been reversed.

Thank you for your prompt attention to this security matter.

Sincerely,

[Your Signature (if sending by mail)]

[Your Printed Name]