

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

[Date]

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

Subject: Formal Dispute of Unrecognized Transaction

Dear Billing Department,

I am writing to formally dispute a transaction that has appeared on my [Credit/Debit] card statement. I do not recognize this charge and did not authorize this transaction.

The details of the disputed transaction are as follows:

- **Account Number:** [Last 4 digits of your card number]
- **Merchant Name:** [Name of the merchant as it appears on the statement]
- **Transaction Date:** [Date of the charge]
- **Transaction Amount:** [Total amount in currency]
- **Reference Number:** [Reference or transaction ID if available]

I have reviewed my records and confirmed that I did not make this purchase, nor did I authorize anyone else to use my card for this transaction. Furthermore, I have no existing relationship with this merchant.

Please initiate a chargeback for this amount and investigate this unauthorized activity. I also request that you issue a provisional credit to my account while the investigation is ongoing.

I have attached a copy of my statement with the unrecognized charge highlighted for your reference. Please notify me in writing regarding the progress and final resolution of this dispute.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature (if sending by mail)]

[Your Printed Name]

Enclosure: [Copy of Statement]