

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

[Date]

[Name of Recipient or Department Head]
[Title, e.g., Director of Customer Relations]
[Financial Institution Name]
[Institution Address]
[City, State, Zip Code]

RE: FORMAL ESCALATION - Unresolved Interest Charge Dispute

Account Number: [Your Account Number]

Previous Case Reference Number: [Reference Number]

Dear [Recipient Name],

I am writing to formally escalate a dispute regarding an incorrect interest charge of \$[Amount] appearing on my statement dated [Statement Date]. Despite my previous attempts to resolve this through standard customer service channels on [Date(s) of previous contact], the issue remains unresolved.

The basis of my dispute is as follows:

- [State the reason, e.g., the charge was applied during a promotional 0% APR period.]
- [State the reason, e.g., the payment was made on time but not credited correctly.]
- [State the reason, e.g., the balance was paid in full prior to the grace period expiration.]

I have attached copies of [list supporting documents, e.g., previous statements, payment confirmations] which clearly demonstrate that this charge was applied in error. I find the previous denial of my claim to be unsatisfactory as it did not address the specific evidence provided.

I request a thorough review of my account and the immediate reversal of the disputed interest charge, along with any associated late fees or adjustments to my credit report if applicable. I look forward to receiving a written response confirming the resolution of this matter within [number of days, e.g., 10] business days.

Thank you for your prompt attention to this escalation.

Sincerely,

[Your Signature]
[Your Printed Name]

Enclosures: [List of attached documents]