

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

[Date]

[Credit Card Company Name]  
[Billing Inquiries/Dispute Department Address]  
[City, State, Zip Code]

**RE: Formal Dispute of Interest Charges on Account: [Your Account Number]**

Dear Customer Service Department,

I am writing to formally dispute the interest charges appearing on my credit card statement dated [Date of Statement]. The specific amount I am contesting is [Amount of Disputed Interest].

I believe these charges are incorrect based on the following reason(s):

- [Reason 1: e.g., Incorrect Annual Percentage Rate (APR) applied]
- [Reason 2: e.g., Failure to apply a payment on the date received, resulting in daily balance errors]
- [Reason 3: e.g., Calculation error regarding the average daily balance]
- [Reason 4: e.g., Interest charged during a 0% introductory/promotional period]

Based on my records and the terms of my cardholder agreement, I calculate the correct interest for this period should be [Correct Amount, if known].

I have enclosed copies of the following documents to support my claim: [List documents, e.g., previous statements, proof of payment date, or promotional offer terms].

Please investigate this matter and correct the error on my account. I look forward to receiving a written response confirming that the disputed amount has been credited to my account or providing an explanation for the charges within the timeframe required by the Fair Credit Billing Act.

Sincerely,

[Your Signature]

[Your Printed Name]