

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

[Date]

[Bank Name]
[Billing Inquiries Address]
[City, State, Zip Code]

RE: Formal Contest of Foreign Transaction Fee - Account Number ending in [Last 4 Digits]

Dear Customer Service Department,

I am writing to formally contest a foreign transaction fee charged to my account on [Date of Transaction] in the amount of [Fee Amount]. This fee is associated with the transaction at [Merchant Name] for [Original Purchase Amount].

I am disputing this fee based on the following reason(s):

- The transaction was processed in U.S. Dollars, and I was not notified that a foreign fee would apply to a domestic currency transaction.
- I was physically located within the United States at the time of this online purchase.
- My account terms and conditions do not clearly disclose fees for transactions processed through international gateways when the currency remains in USD.
- [Optional: Insert any other specific reason or reference to a promotional offer].

As a loyal customer, I request that you review this charge and provide a credit to my account for the disputed amount. I have attached a copy of the receipt/statement showing the transaction was conducted in U.S. Dollars.

Please notify me in writing of the outcome of your investigation. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]