

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

[Date]

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

**Subject: Dispute of Erroneous International Transaction Fee**

Dear Customer Service Department,

I am writing to formally dispute an international transaction fee charged to my account, number [Your Account Number], which appeared on my statement dated [Statement Date].

The fee in the amount of \$[Amount] was applied to the following transaction:

- **Transaction Date:** [Date of Purchase]
- **Merchant Name:** [Merchant Name]
- **Transaction Amount:** \$[Dollar Amount]
- **Fee Amount Disputed:** \$[Fee Amount]

I believe this fee was charged in error because [Reason for Dispute, e.g., the merchant is located within the United States / the transaction was processed in USD / my account terms exempt me from such fees].

Enclosed are copies of [List documents, e.g., the receipt / my account agreement] supporting my claim that this was a domestic transaction.

Please investigate this matter and credit my account for the erroneously charged fee. I look forward to your response within the timeframe required by bank policy and federal law.

Sincerely,

[Your Signature]

[Your Printed Name]