

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

[Date]

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

**RE: Formal Appeal for Waiver of Foreign Transaction Fees**

Account Number: [Your Account Number]

Dear Customer Service Department,

I am writing to formally request a waiver of the foreign transaction fees charged to my account on [Date] in the amount of [Amount]. These fees are associated with the following transaction(s): [List Merchant Name(s) and Transaction Date(s)].

I believe these charges are unfair for the following reason(s):

- The transaction was made online with a domestic company, and I was not notified that the payment would be processed internationally.
- I was physically present in the United States at the time of purchase and was charged in U.S. Dollars.
- I have been a loyal customer since [Year] and was unaware of the specific fee structure for this type of transaction.

As a long-standing cardholder with a history of on-time payments, I value my relationship with [Bank Name]. I kindly ask that you review my account and remove these fees as a gesture of goodwill.

Please notify me once the credit has been applied to my account or if you require any further information. I look forward to your positive response.

Sincerely,

[Your Signature]

[Your Printed Name]