

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

[Date]

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

RE: Formal Demand for Refund of Unfair Foreign Transaction Fees

Account Number: [Your Account Number]

To Whom It May Concern,

I am writing to formally dispute the foreign transaction fee(s) applied to my account on [Date of Transaction(s)]. The fee amount(s) in question total \$[Amount].

I believe these fees were applied unfairly for the following reason(s):

- [The transaction was processed in U.S. Dollars.]
- [I was not informed of these fees at the time of purchase.]
- [The transaction was made with a domestic merchant whose payment processor is located offshore.]
- [My account terms do not clearly disclose fees for this specific type of transaction.]

As a loyal customer, I request that you review this matter and credit my account for the full amount of the fees. I have attached a copy of the statement highlighting the charges for your reference.

Please provide a written response regarding the status of this refund within [Number, e.g., 10] business days. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]