

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

[Date]

[Name of Supervisor or Department Head]  
[Department Name, e.g., Customer Advocacy/Office of the President]  
[Bank or Credit Card Issuer Name]  
[Mailing Address]  
[City, State, Zip Code]

**RE: FORMAL ESCALATION - Unresolved Foreign Transaction Fee Dispute**

Account Number: [Your Account Number ending in last 4 digits]

Case Reference Number: [Previous Case Number]

Dear [Manager Name or Department Head],

I am writing to formally escalate a dispute regarding foreign transaction fees charged to my account on [Date]. I have previously contacted your customer service department on [Dates of previous calls/emails], but the matter remains unresolved.

The fees in question total [Amount] and were applied to transactions with [Merchant Name(s)]. I am disputing these charges for the following reason:

- [Reason 1: e.g., The transaction was processed in USD, and my card agreement states fees only apply to foreign currency.]
- [Reason 2: e.g., The merchant is based domestically, but the transaction was routed internationally without disclosure.]
- [Reason 3: e.g., I was previously assured by a representative that these fees would be waived/refunded.]

Despite providing evidence that these charges were applied incorrectly, my previous requests for a refund were denied without a satisfactory explanation. I have attached copies of [List attachments: e.g., receipts, statements, or prior correspondence] to support my claim.

I request that you review this case and reverse the disputed fees within [Number, e.g., 10] business days. If this issue is not resolved, I will be forced to escalate this complaint to the Consumer Financial Protection Bureau (CFPB) and other relevant regulatory bodies.

Thank you for your prompt attention to this matter. I look forward to your response.

Sincerely,

[Your Signature]

[Your Printed Name]