

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

[Date]

[Bank or Financial Institution Name]  
[Fraud/Dispute Department]  
[Bank Address]  
[City, State, Zip Code]

**Subject: Formal Complaint Regarding Unauthorized Foreign Transaction Charges**

Dear Sir/Madam,

I am writing to formally dispute several unauthorized foreign transactions that have appeared on my [Credit/Debit] card account. I did not authorize these charges, nor was I present in the country where these transactions originated.

The details of my account are as follows:

- **Account Holder Name:** [Your Name]
- **Account Number (Last 4 digits):** [XXXX]
- **Card Number (Last 4 digits):** [XXXX]

The unauthorized transactions are listed below:

Date	Merchant Name	Location/Country	Amount (Foreign Currency)	Amount (Local Currency)
[Date]	[Merchant Name]	[Country]	[Amount]	[Amount]
[Date]	[Merchant Name]	[Country]	[Amount]	[Amount]  I have already taken the step of [mention if you blocked the card via app/phone] on [Date]. I am requesting that you investigate these charges, credit the disputed amounts back to my account, and waive any associated foreign transaction fees or interest charges.

				<p>Attached are copies of [mention any documents, like a police report or proof of location] to support my claim. I look forward to your prompt response and a resolution to this matter within [Number] business days.</p> <p>Sincerely,</p> <p>[Your Signature] [Your Printed Name]</p>
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