

[Your Name]  
[Your Address]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Bank/Credit Card Company Name]  
[Customer Service Department]  
[Bank Address]

**RE: Formal Grievance Regarding Unjustified Foreign Transaction Fees**

Dear Customer Service Team,

I am writing to formally dispute the foreign transaction fees applied to my account, [Account Number], for the transactions listed below:

- [Date] - [Merchant Name] - [Amount] - [Fee Amount]
- [Date] - [Merchant Name] - [Amount] - [Fee Amount]

I believe these fees are unjustified for the following reason(s):

[Insert reason here: e.g., The transaction was made in USD; I was physically located in the United States at the time of the online purchase; My account terms state that foreign transaction fees are waived; etc.]

I have attached copies of the relevant receipts and account statements as evidence. I request that you investigate these charges and credit the total fee amount of \$[Total Amount] back to my account immediately.

Please provide a written response regarding the resolution of this matter within [Number] business days. Thank you for your prompt attention to this issue.

Sincerely,

[Your Signature]

[Your Printed Name]