

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

[Date]

[Bank or Credit Card Company Name]
[Billing Inquiry Department Address]
[City, State, Zip Code]

Subject: Dispute of Foreign Transaction Fee - Account Number: [Your Account Number]

To Whom It May Concern,

I am writing to formally dispute a foreign transaction fee charged to my account on [Date of Statement/Transaction].

The details of the transaction are as follows:

- **Transaction Date:** [Date]
- **Merchant Name:** [Merchant Name]
- **Transaction Amount:** [Amount in USD]
- **Disputed Fee Amount:** [Fee Amount]

I believe this fee is unfair and should be reversed for the following reason:

[Insert reason: e.g., The transaction was made with a U.S.-based company in U.S. Dollars; The transaction took place physically within the United States; My account terms state that no foreign transaction fees apply; etc.]

I have attached copies of the transaction receipt and relevant statement pages as supporting documentation. I request that you investigate this matter and credit the disputed fee amount back to my account within the standard billing cycle timeframe.

Thank you for your prompt attention to this matter. Please notify me in writing of the outcome of your investigation.

Sincerely,

[Your Signature]
[Your Printed Name]