

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

[Date]

[Bank or Credit Card Issuer Name]
[Billing Inquiries Department Address]
[City, State, Zip Code]

RE: Formal Dispute of Foreign Transaction Fees - Account Number: [Your Account Number]

Dear Customer Service Department,

I am writing to formally dispute several foreign transaction fees assessed to my account between [Start Date] and [End Date]. These charges are listed below:

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

I am disputing these assessments because the transactions were processed in U.S. Dollars, and at no point during the checkout process was it disclosed that the merchant was located outside of the United States or that a foreign transaction fee would apply. Furthermore, my account agreement does not clearly state that fees apply to domestic currency transactions processed through foreign gateways.

I request that you investigate these hidden assessments and credit my account for the total fee amount of \$[Total Amount].

Please find enclosed copies of my statements and receipts highlighting the disputed items. I look forward to your written response within thirty (30) days as required by law.

Sincerely,

[Your Signature]

[Your Printed Name]