

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

[Date]

[Company Name]  
[Billing/Customer Service Department]  
[Company Address]  
[Company City, State, Zip Code]

**RE: Formal Dispute of Charges - Account Number: [Your Account Number]**

Dear Customer Service Department,

I am writing to formally dispute the charges added to my account in the amount of \$[Total Amount Disputed] for the period of [Start Date] to [End Date].

On [Date of Original Request], I submitted a formal request to close my account. According to your terms of service, this request should have been processed by [Date Account Should Have Closed]. However, the account remained open due to a delay on your part, and I have since been billed for services and/or fees incurred after the requested closure date.

I am disputing these charges on the following grounds:

- The request for closure was made in accordance with company policy.
- The charges were incurred solely due to a delay in your administrative processing.
- I did not utilize the services during the period for which I am being billed.

Enclosed is documentation of my original closure request [mention if you have an email confirmation, reference number, or letter copy].

I request that you immediately remove these unauthorized charges, adjust my account balance to zero, and provide written confirmation that the account has been closed permanently. Furthermore, please ensure that no negative information regarding this disputed amount is reported to credit bureaus.

I look forward to your prompt resolution of this matter within [Number, e.g., 10] business days.

Sincerely,

[Your Signature]

[Your Printed Name]