

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

[Date]

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

Subject: Formal Grievance Regarding Fraudulent Transaction on Account [Your Account Number]

Dear Billing Dispute Department,

I am writing to formally dispute a fraudulent charge that has appeared on my [Credit Card/Bank] account. I did not authorize this transaction, nor did I receive any goods or services related to it.

The details of the disputed transaction are as follows:

- **Transaction Date:** [Date of charge]
- **Merchant Name:** [Name shown on statement]
- **Transaction Amount:** \$[Amount]
- **Reference Number:** [If available]

I am requesting that you immediately investigate this matter, remove the charge from my account, and credit any associated interest or fees. Attached is a copy of my statement highlighting the unauthorized charge [and any other supporting documents, such as a police report if applicable].

Please provide a written confirmation that this dispute has been received and inform me of the outcome of your investigation within the timeframe required by law.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]