

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

[Date]

[Bank Name]
[Credit Card Department Address]
[City, State, Zip Code]

**Subject: Formal Grievance Regarding Unauthorized Transaction on Credit Card No:
[Your Card Number Last 4 Digits]**

Dear Customer Service Manager,

I am writing to formally dispute an unauthorized transaction that has appeared on my credit card statement. I did not authorize, nor did I participate in this transaction.

The details of the disputed transaction are as follows:

- **Transaction Date:** [Date of Transaction]
- **Merchant Name:** [Merchant Name as it appears on statement]
- **Amount:** [Currency and Amount]
- **Transaction ID:** [If available]

I still have my credit card in my possession. I first noticed this transaction on [Date you saw the charge] and immediately contacted your customer support via [Phone/App] to report the fraud.

Please investigate this matter and credit the disputed amount back to my account. Additionally, I request that you issue a new credit card with a different number to prevent further unauthorized activity.

Attached are copies of [mention any documents, e.g., my credit card statement with the charge highlighted].

I look forward to your prompt response and a resolution to this matter within [Number of days] business days.

Sincerely,

[Your Signature (if sending by mail)]

[Your Printed Name]