

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

[Date]

[Customer Service Manager Name or Department]  
[Credit Card Company/Bank Name]  
[Bank Address]  
[City, State, Zip Code]

**Subject: Formal Complaint Regarding Unauthorized Credit Card Delivery**

Dear Customer Service Team,

I am writing to formally complain about the delivery of an unsolicited and unauthorized credit card to my address. On [Date], I received a [Credit Card Name/Type] ending in [Last 4 Digits] which I did not apply for nor authorize.

I have not submitted any application for this credit facility, and I am concerned about the security of my personal information and the possibility of identity theft. This unauthorized issuance is a violation of my consumer rights and your bank's safety protocols.

I request that you take the following actions immediately:

- Cancel the unauthorized card account effective immediately.
- Ensure that no fees, interest, or charges are applied to this account.
- Ensure that this unauthorized application does not negatively impact my credit score.
- Provide a written confirmation that the account has been closed and that my information is secure.
- Investigate how this application was initiated without my consent.

Please confirm receipt of this letter and provide an update on the status of this investigation within [Number of Days, e.g., 5] business days.

Sincerely,

[Your Signature]

[Your Printed Name]