

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

[Date]

[Credit Card Issuer Name]  
[Customer Service Department Address]  
[City, State, Zip Code]

**RE: Formal Demand for Immediate Closure of Unsolicited Credit Card  
Account Number: [Full or Partial Account Number]**

To Whom It May Concern,

I am writing to formally demand the immediate closure of the credit card account referenced above. I received this credit card at my address despite never having applied for, requested, or consented to the opening of this account.

Under the Credit Card Accountability Responsibility and Disclosure (CARD) Act and other relevant consumer protection laws, the issuance of unsolicited credit cards is prohibited. I have not activated this card, and I do not intend to use it.

Please comply with the following requests immediately:

- Permanently close the account.
- Ensure that no annual fees, activation fees, or interest charges are applied to this account.
- Ensure that the opening and closing of this unsolicited account does not negatively impact my credit score.
- Remove any hard inquiries related to this account from my credit reports with Equifax, Experian, and TransUnion.

I request a written confirmation sent to my address within [Number, e.g., 10] business days stating that the account has been closed and that my credit profile remains unaffected by this unauthorized activity.

Failure to resolve this matter promptly may result in a formal complaint to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General's office.

Sincerely,

[Your Signature]

[Your Printed Name]