

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

[Date]

[Bank/Credit Card Issuer Name]
[Billing Inquiry Address]
[City, State, Zip Code]

Subject: Formal Dispute - Unsolicited and Unapproved Credit Card Dispatch

To the Billing Department,

I am writing to formally dispute the issuance and dispatch of a credit card that I did not apply for or authorize. I recently received a [Name of Credit Card] ending in [Last 4 Digits of Card Number] which was sent to my address on [Date Received].

I wish to state clearly that I have at no time submitted an application, either written or electronic, for this specific credit account. I have not signed any agreement nor did I provide consent for this card to be issued.

I request that you take the following actions immediately:

- Close the account associated with this card immediately.
- Ensure that no activation fees, annual fees, or any other charges are applied to me.
- Ensure that this unsolicited inquiry or account opening does not negatively impact my credit report.
- Provide written confirmation that the account has been closed and that I have no financial liability regarding this card.

I have not activated this card and will destroy it once I receive your confirmation. Please investigate this matter to ensure that my personal information has not been compromised or used fraudulently.

I look forward to receiving your written response within [Number of Days, e.g., 30] days.

Sincerely,

[Your Signature]

[Your Printed Name]