

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

[Date]

Attn: Office of the President / Grievance Department
[Bank/Credit Card Company Name]
[Billing Inquiries Address]
[City, State, Zip Code]

RE: FORMAL GRIEVANCE - UNRESOLVED DISPUTE

Account Number: [Your Full Account Number]

Case Reference Number: [Previous Dispute Number]

To whom it may concern,

I am writing to formally escalate a grievance regarding a credit card dispute that remains unresolved despite my previous attempts to settle the matter through your standard customer service channels. I am dissatisfied with the outcome of Case #[Number] and believe the investigation was not handled in accordance with the Fair Credit Billing Act (FCBA).

Transaction Details:

Merchant Name: [Name of Merchant]

Transaction Date: [Date]

Disputed Amount: [Amount]

Reason for Grievance:

[Briefly state why the previous resolution was incorrect, e.g., "The merchant failed to provide the services promised, and the evidence I previously submitted was ignored."]

I have attached supporting documentation, including [mention receipts, correspondence with merchant, or photos], which clearly validate my claim. I request that you reopen this investigation immediately and credit my account for the disputed amount while the matter is reviewed by a senior investigator.

Please provide a written response regarding the status of this escalation within [Number, e.g., 10] business days. Failure to resolve this matter may result in a formal complaint to the Consumer Financial Protection Bureau (CFPB).

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List attached documents]