

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

[Date]

[Bank or Credit Card Company Name]
[Billing Inquiries Department]
[Address]
[City, State, Zip Code]

Subject: Response to Dispute for Transaction [Transaction ID or Reference Number]

To Whom It May Concern,

I am writing to formally respond to the dispute regarding the transaction for [Merchant Name] in the amount of \$[Amount] dated [Date of Transaction].

I am disputing this charge because the subscription associated with this account was cancelled on [Cancellation Date]. I have attached the following evidence to support my claim:

- Confirmation email of the cancellation.
- A screenshot of the cancellation confirmation page from the website.
- A copy of the Merchant's Cancellation Policy showing I met the requirements for termination.
- [List any other relevant documents, e.g., previous communication with customer support].

Despite my successful cancellation, the merchant proceeded to charge my account. I have attempted to resolve this directly with the merchant on [Date], but [state the result, e.g., they have not responded / they refused to issue a refund].

Based on the provided evidence, I request that you permanently credit my account for the disputed amount and conclude the investigation in my favor.

Thank you for your assistance in this matter. Please contact me if you require any further information.

Sincerely,

[Your Signature]

[Your Printed Name]