

[Current Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Notice of Provisional Credit Regarding Claim #[Claim Number]

Dear [Customer Name],

We are writing to inform you that we have applied a provisional credit to your account while we continue our investigation into your recent dispute regarding the transaction(s) listed below:

- Transaction Date: [Date]
- Transaction Amount: \$[Amount]
- Merchant Name: [Merchant Name]

The amount of \$[Amount] was credited to your account on [Date Credit Applied]. This credit allows you the use of these funds while we complete our review of your claim.

Please be advised that this credit is **provisional**. If our investigation concludes that the transaction was valid or authorized, we reserve the right to reverse this credit and remove the funds from your account. We will notify you in writing of our final decision within [Number] business days.

If you have any questions, please contact our Claims Department at [Phone Number] or visit your local branch.

Sincerely,

[Bank/Company Name]

[Department Name]

[Contact Information]