

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

[Date]

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

**Subject: Dispute of Unauthorized Transaction Due to Stolen Card**

Dear Customer Service Department,

I am writing to formally dispute several unauthorized transactions charged to my [Visa/Mastercard/Amex] account ending in [Last 4 digits of card number]. My card was stolen on [Date card was stolen] and I reported the theft to you on [Date you notified the bank].

The following transactions were not made by me, nor did I authorize anyone else to make them:

- [Date of Transaction] - [Merchant Name] - [Amount]
- [Date of Transaction] - [Merchant Name] - [Amount]
- [Date of Transaction] - [Merchant Name] - [Amount]

The total amount being disputed is \$[Total Amount].

I have attached a copy of the police report regarding the theft of my card. Please investigate these charges and credit my account for the disputed amounts plus any associated interest or fees. Please also send me a written confirmation once the investigation is complete and the charges have been permanently removed.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]  
[Account Number]

Enclosures: Copy of Police Report, Copy of Account Statement highlighting disputed charges.