

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

[Date]

[Name of Recipient/Company]
[Address of Recipient]
[City, State, Zip Code]

RE: CEASE AND DESIST UNAUTHORIZED CREDIT CARD TRANSACTIONS

Dear [Name of Recipient or Billing Department],

I am writing to formally demand that you immediately cease and desist from making any further unauthorized charges to my credit card account ending in [Last 4 Digits of Card].

It has come to my attention that the following transactions were processed without my consent or authorization:

- [Date]: [Amount]
- [Date]: [Amount]
- [Date]: [Amount]

I have not signed any contract, initiated any subscription, or provided verbal or written permission for these specific charges. Your continued use of my financial information for these transactions is unlawful.

I am demanding that you:

1. Immediately stop all current and future billing to my account.
2. Provide a full refund for the unauthorized charges listed above within [Number, e.g., 10] business days.
3. Remove my credit card and personal information from your billing system and provide written confirmation that this has been completed.

Please be advised that I have notified my credit card issuer of these fraudulent charges. If these unauthorized transactions do not stop immediately and if the refunds are not issued, I will take further legal action and report this matter to the Consumer Financial Protection Bureau (CFPB) and relevant law enforcement agencies.

I expect to receive a written response confirming your compliance with this demand by [Deadline Date].

Sincerely,

[Your Signature]

[Your Printed Name]