

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

[Date]

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

Subject: Formal Inquiry Regarding Unrecognized Charge on Account [Your Account Number]

Dear Customer Service Department,

I am writing to formally dispute an unrecognized charge appearing on my credit card statement for the billing cycle ending [Statement Date].

The details of the transaction in question are as follows:

- **Transaction Date:** [Date of Charge]
- **Merchant Name:** [Name of Merchant as it appears on statement]
- **Transaction Amount:** [Amount of Charge]
- **Reference Number:** [Reference Number, if available]

I do not recognize this transaction, nor did I authorize anyone to make this purchase on my behalf. I have reviewed my receipts and records, and I cannot find any corresponding purchase that matches this entry.

Please investigate this matter and provide documentation or proof of authorization for this charge. In the meantime, I request that you place a temporary hold on this specific amount and adjust my balance accordingly while the investigation is pending.

Please notify me in writing of the progress and the final outcome of your investigation. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosure: Copy of credit card statement with highlighted charge.