

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

[Date]

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

Subject: Dispute of Unauthorized Transaction - Account Number ending in [Last 4 Digits]

Dear Customer Service Department,

I am writing to formally dispute an unauthorized transaction that appeared on my credit card statement dated [Date of Statement]. I did not make this purchase, nor did I authorize anyone else to use my card for this transaction.

The details of the disputed transaction are as follows:

- **Transaction Date:** [Date of Transaction]
- **Merchant Name:** [Name of Merchant]
- **Transaction Amount:** \$[Amount]
- **Reference Number:** [Reference Number if available]

I have identified this charge as fraudulent. My credit card is currently [in my possession / lost / stolen]. I request that you investigate this matter, remove the charge and any associated interest or fees from my account, and issue a corrected statement.

Enclosed are copies of [mention any documents, such as the statement with the highlighted charge]. Please notify me in writing once the investigation is complete and the charge has been reversed.

Sincerely,

[Your Signature]

[Your Printed Name]