

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

[Date]

[Bank Name]
[Fraud Department Address]
[City, State, Zip Code]

Subject: Dispute of Fraudulent Debit Card Transactions

Dear Fraud Department,

I am writing to formally dispute the following unauthorized transactions on my debit card account, ending in [Last 4 digits of card number]. I did not make these purchases, nor did I authorize anyone else to make them on my behalf.

The fraudulent transactions are as follows:

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

My debit card was [lost / stolen / still in my possession] at the time of these charges. I first noticed these unauthorized transactions on [Date you noticed the fraud] and notified the bank by telephone on [Date you called].

I am requesting that you investigate these charges, credit my account for the total amount of \$[Total Amount], and provide me with a new debit card and account number if necessary to prevent further fraud.

Enclosed are copies of [mention any documents, like a police report or bank statement with highlighted charges] supporting my claim.

Please notify me in writing once the investigation is complete and the funds have been permanently restored to my account.

Sincerely,

[Your Signature]

[Your Printed Name]