

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

[Date]

[Bank or Financial Institution Name]
[Billing Error/Dispute Department Address]
[City, State, Zip Code]

Subject: Formal Dispute of Duplicate Electronic Funds Transfer

To Whom It May Concern,

I am writing to formally dispute a duplicate transaction that has appeared on my account, [Account Number].

On [Date of Transaction], I authorized a single Electronic Funds Transfer (EFT) in the amount of \$[Amount] to [Merchant/Payee Name]. However, upon reviewing my statement, I noticed that my account was charged twice for the same transaction.

Transaction Details:

- **Original Transaction Date:** [Date]
- **Duplicate Transaction Date:** [Date]
- **Transaction Amount:** \$[Amount]
- **Merchant Name:** [Merchant Name]
- **Reference/Confirmation Number:** [Number, if available]

I am requesting that you investigate this error and credit my account for the duplicate charge of \$[Amount], along with any associated overdraft or transaction fees incurred as a result of this error.

Enclosed/attached are copies of [mention supporting documents, e.g., bank statement or receipt] highlighting the duplicate charges.

Please notify me in writing once the investigation is complete and the funds have been restored to my account. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]