

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

[Date]

[Recipient Name or Department]
[Company Name]
[Company Address]
[City, State, Zip Code]

RE: Notice of Dispute Conclusion and Formal Demand for Resolution

Account Number: [Your Account Number]
Dispute Reference Number: [Reference Number, if applicable]

Dear [Recipient Name or Customer Service Manager],

I am writing this letter to formally conclude the dispute process regarding the unauthorized/incorrect charges on my account, which I first reported on [Date of Initial Report].

Despite providing all requested documentation and allowing for the standard investigation period, this matter remains unresolved. Specifically, I am disputing the following: [Briefly list the items/amounts, e.g., a charge of \$0.00 from Date].

Based on the evidence provided, it is clear that [state the reason, e.g., the charge was not authorized / the services were never rendered]. Therefore, I demand the following actions be taken within [Number of Days, e.g., 10] business days of the date of this letter:

- A full reversal and refund of the disputed amount totaling \$[Total Amount].
- The removal of any associated late fees or interest charges.
- A formal written confirmation that this dispute has been resolved in my favor and my account is in good standing.

If this matter is not resolved by the deadline stated above, I will be forced to escalate this complaint to the [Consumer Financial Protection Bureau (CFPB) / Better Business Bureau / Relevant Regulatory Body] and seek legal counsel to protect my rights.

I look forward to your prompt cooperation and the immediate restoration of my account balance.

Sincerely,

[Your Signature]

[Your Printed Name]