

[Your Company Name]
[Your Address]
[City, State, Zip Code]
[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

Subject: Conclusive Determination Regarding Dispute #[Dispute Reference Number]

Dear [Customer Name],

This letter serves as our formal and conclusive determination regarding the formal dispute you initiated on [Date of Dispute Submission] concerning [Brief Description of Transaction/Issue].

Our internal review committee has completed a comprehensive investigation into the matter. We have carefully examined all provided documentation, transaction logs, and relevant policies. Based on this review, we have reached the following final decision:

[Select one: Upheld / Partially Upheld / Denied]

Reasoning for Determination:

[Provide a clear, concise explanation of the facts found and the specific policy or evidence that led to the conclusion.]

Outcome Details:

[Detail any actions taken, such as credit issued, refund processed, or no change made to the account.]

Please be advised that this determination is final and represents the conclusion of our internal dispute resolution process. No further internal appeals will be granted regarding this specific reference number.

If you remain dissatisfied, you may have the right to seek independent legal advice or contact [Name of Regulatory Body/Ombudsman] for further review.

Sincerely,

[Signature]
[Sender Name]
[Sender Title]
[Department Name]