

SAMPLE CREDIT CARD DISPUTE

Use this letter to dispute an incorrect charge on your credit card bill.

For best results, send this letter within 60 days after receiving the first statement containing the incorrect charge

Your Name
Your Street Address
City, State ZIP Code

Date _____

1 CERTIFICATE OF MAILING

Dispute Department
2 Credit Card Company
Street Address or P.O. Box
City, State, Zip Code

3 Re: Your Account Number

Dear Credit Card Company:

I am writing to dispute an incorrect charge on my statement of [fill in DATE of statement]. The charge I dispute is also circled on the attached copy of my statement.

4 I dispute this charge because

5 I have attached the following evidence in support of my dispute:

Please investigate this dispute and provide me with a written statement of the outcome. Thank you.

Sincerely,

Your Name

Source: National Consumer Law Center, Guide to Surviving Debt

1 Make sure to mail your letter with a certificate of mailing and keep the proof of mailing for your records.

2 To find the address, call your credit card company or look in the "billing rights summary" on your statement.

3 Fill in your account number here.

4 State the reason for your dispute. Common reasons to dispute a charge are that you did not make the charge, that you did not receive the goods or services you paid for, or that you received them but they were poor quality. You can dispute a late fee on the grounds that you paid on time.

5 Here, list the evidence you will attach in support of your dispute, such as a police report, proof of payment, or other evidence. Include copies (not originals) of this evidence with your letter.