

SAMPLE CREDIT CARD DISPUTE LETTER

Jane Consumer
101 Main St.
Anytown, MA 12345

[Date]

Big Credit Card Bank
P.O. Box 666
Somewhere, DE 00000

[The actual address you need to use appears on the back of the credit card bill you are disputing in a section called "Billing Rights Summary".]

TO WHOM IT MAY CONCERN:

My name is Jane Consumer. My account number is 123456789. I am disputing a charge on the bill you mailed on June 5, 2016.

That bill includes a charge in the amount of \$2,000.00 to Fix-It Garage. This amount is in error. In April of this year I took my car to Fix-It Garage to be repaired. They estimated that the work would cost \$400. I told them not to do any work in excess of \$400. When they called to say the repairs were completed, they told me that the bill was \$2,000.00. I did not agree to pay this amount and they have charged my account without my authorization.

I contacted Fix-It Garage by telephone, in person, and by the enclosed letter in order to try to resolve the dispute. They have not agreed to withdraw the charge. Please investigate this dispute and provide me with a written statement of the outcome.

Thank you for your time and attention to this matter.

Very truly yours,

Jane Consumer