

Take Charge: Wise Use of Credit Cards

Sample Dispute Letter

Some billing errors (unfamiliar charges, clerical errors, or fraud) can be addressed by calling the credit-card company's customer service department. To fix other errors, put your dispute in writing, via certified mail. Keep a copy of your letter, and send copies--not originals--of documentation mentioned in your letter, such as receipts, charge slips, and correspondence with merchants. Check the back of your statement for your legal rights. All disputes must be made within 60 days of receiving the statement.

Certified Mail No. _____
Return Receipt Requested

Date

Name of creditor
Billing Inquiries
Address
City, State, Zip Code

Re: Account of [INSERT YOUR NAME HERE]; Account No. _____

To Whom It May Concern:

This letter is to dispute a charge in the amount of \$_____ that appears on my statement dated _____.

[INSERT EXPLANATION HERE*]

Sincerely,

Your name
Your address
Telephone number where you can be reached during the daytime

*Possible explanations:

- I did not make this charge and am requesting that the item be investigated.
- The item in question is a charge for defective goods that the merchant will not reverse [EXPAND UPON YOUR EXPLANATION HERE].
- You did not properly credit my account with the payment I sent you last month.
- Please credit my account for merchandise that I returned on [INSERT DATE]. Attached is a receipt proving the goods were returned.
- The item in question is a duplicate charge.