

FREE Sample Letter for Disputing Errors on Credit Card Bills

Today's Date

Your Full Name
Current Address
Current Phone Number

Name of Credit Card Company
Mailing Address (*check your statement for the correct address! It's usually different than the one you mail payments too*)
City, State, Zip

Dear {Insert name of Credit Card Company from statement}

I am disputing an item on my statement, dated {insert date of statement}. Please note that this letter is dated within the 60-day limit required under the Fair Credit Billing Act.

or use the following paragraph instead

I am disputing an item on my statement dated {insert date of statement} because I am unable to determine from my records what the charge is for. I need more information about line item {place the line item number or description here}. Please send copies of any documents you have pertaining to this item.

Please use the following information to investigate my claim:

{Insert your name as it appears on your credit card statement}

Date of Statement: {Insert the date from the statement you are disputing}

Account Number: {Insert credit card account number}

Date of Transaction: {Insert date from statement}

Description of Transaction {Copy from statement}

Describe Error: {If disputing dollar amount, insert amount using \$0.0 format}

{Insert explanation of why you believe an error occurred} [see more examples below](#)

I understand that you have 30 days to respond and 90 days to either resolve my dispute or inform me in writing of why the bill is correct. Until then, I will pay any amount due **except for the amount in question** and await your letter explaining all actions taken concerning this dispute.

If your investigation shows the information to be accurate, I respectfully request that you provide an explanation of your findings, a statement of what I owe, including any finance charges that have accumulated and any minimum payments I've missed while questioning this bill. If I agree with your findings, you can expect my payment in the amount you say I owe within the 10-day limit allowed under the Fair Credit Billing Act.

Sincerely,

Signature

Printed Name