January 25, 2018

Jane Consumer [Your Name]

101 Main Street [Your Address]

Anytown, USA 12345 [Your City, State, and Zip Code]

Reference: Account#123456789 [Your Account Number]

*[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.”]*

Big Credit Card Co. [Name of Creditor]

P.O. Box 888 [Creditor Address]

Somewhere, DE 1111 [Creditor City, State, and Zip Code]

Dear Big Credit Card Co.: [Creditor’s Name]

My name is Jane Consumer. My account number is 123456789 [Reference your account number]. I am disputing a charge on the bill you mailed on January 15, 2018 [Include the date that the transaction happened]. That bill includes a charge in the amount of $2,000.00 [Include the amount that you are disputing] to Fix-It Garage. This amount is in error.

[Describe the issue in detail and list the ways you tried resolving the dispute directly with the merchant] In November 2017, 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. I did not agree to pay this amount and they have charged my account without my authorization.

I have contacted Fix-It-Garage by telephone, in person, and by the enclosed letter in order to try to resolve the dispute. [Describe any information you are enclosing, like sales slips, payment records, or proof that you contacted the merchant directly] 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.

Sincerely,

Jane Consumer

Enclosures: [List what you are including with your letter]