US credit card billing error dispute letter

Before sending: replace every placeholder in double curly braces with your information, then review the complete letter. Leave an optional field blank only when it does not apply.

Fields to complete

Your full name (Required)
{{sender_name}}

Example: Jordan Lee Hint: Use the name shown on the credit card account.

Your mailing address (Required)
{{sender_address}}

Example: 1840 Pine Street, Apt 4B, Portland, OR 97205 Hint: Use the address the issuer has on file, unless its instructions say otherwise. Enter the same address in the sender section below when it is the address printed on your letter.

Date you send the notice (Required)
{{date_sent}}

Example: August 27, 2026 Hint: Enter the date as Month Day, Year, for example August 27, 2026. Keep a copy of the dated letter and any records you send through another channel.

Card issuer name (Required)
{{issuer_name}}

Example: Example Bank, N.A. Hint: Take the legal or trading name from your statement.

Billing-dispute address from your statement (Required)
{{dispute_address}}

Example: Billing Disputes, PO Box 1234, Wilmington, DE 19850 Hint: Use the address printed for billing-error notices. It may differ from the payment address.

Account number or other account reference (Required)
{{account_reference}}

Example: Account ending 4821 Hint: Use the reference your statement asks for. The last four digits may be enough when they let the issuer identify the account, so do not expose more information than needed.

Statement date showing the error (Required)
{{statement_date}}

Example: August 5, 2026 Hint: Enter the date shown on the first statement where the error appeared, in Month Day, Year format. The federal 60-day period runs from when the issuer sent that statement, so check the statement instructions if the dates differ.

Transaction date (Required)
{{transaction_date}}

Example: July 29, 2026 Hint: Copy the transaction date shown on the statement and enter it as Month Day, Year.

Transaction amount and description (Required)
{{transaction_amount}}

Example: $184.20 at North Coast Outfitters Hint: Include the dollar amount and merchant description exactly as shown on the statement, including the $ sign if it appears.

Type of billing error and why (Required)
{{error_reason}}

Example: The amount charged is higher than the amount on my receipt, so I am disputing the difference Hint: Say whether the charge is unauthorized, misidentified, incorrect, missing a credit, not accepted, not delivered as agreed, or a calculation error, then state the facts that support your explanation.

Correction you want (Required)
{{requested_correction}}

Example: credit the disputed amount and any related finance or other charges if the error is confirmed Hint: Start with a verb and ask for a concrete account correction supported by your facts.

Supporting records you can provide, or “None” (Required)
{{supporting_records}}

Example: the receipt and the relevant statement page Hint: List records you have available, such as a receipt or statement page. This composer does not upload attachments. If you have none, enter “None”.

Subject

Billing error on account {{account_reference}}: statement dated {{statement_date}}

Letter body

{{sender_name}}
{{sender_address}}

{{date_sent}}

{{issuer_name}}
{{dispute_address}}

Re: Billing error on account {{account_reference}}, statement dated {{statement_date}}

Dear Billing Disputes Department,

I am writing to dispute a billing error on my credit card account. The first statement showing the error is dated {{statement_date}}.

The statement lists the transaction dated {{transaction_date}} as {{transaction_amount}}. I believe this is a billing error for the following reason: {{error_reason}}.

Please investigate this billing error and make the following correction: {{requested_correction}}. The supporting records available to me are: {{supporting_records}}. Please let me know if you need copies or other documentation.

Please acknowledge receipt of this notice within 30 days, unless you provide the required written resolution sooner. If Regulation Z applies, please complete the required resolution process within two complete billing cycles and no later than 90 days after receiving this notice. Please send your written response to the address above.

I will pay the correct, undisputed charges when due. Please contact me if you need information that is reasonably necessary to identify this account or transaction.

Sincerely,

{{sender_name}}