CREDIT CARD BILLING DISPUTE

Prepared October 24, 2026

From

Jane Doe
1 Main St, Boston, MA 02101
jane@example.com

To

Example Bank — Billing inquiries / disputes department
Please use the billing-inquiries address on your statement or your issuer's portal.

Account

Credit card ending 1234

Transaction

Example Store | September 1, 2026 | $149.95
Pair of shoes

Re: Billing dispute

I dispute the transaction described above. Reason: Item or service not received. The charge appeared on my statement dated October 1, 2026.

Facts

I ordered shoes on September 1. They never arrived.

Requested resolution

Credit my account for $149.95.

Please investigate this disputed charge and tell me the outcome in writing. I have enclosed the supporting records listed below. Please let me know if you need anything else.

Sincerely, Jane Doe

Enclosures / evidence checklist

[ ] Order confirmation or receipt
[ ] Promised delivery date
[ ] Tracking or delivery status
[ ] Messages requesting delivery or a refund

Important information
Document preparation only. 120back is not a law firm. This is not legal advice. There is no guarantee of recovery. Your issuer decides the dispute. You must send this letter or submit it through your issuer's portal.