**Dispute of Debt Letter Template**

[Date]

John Smith

123 Main Street, Apartment 456

Anytown, USA 12345

ABC Finance Co.

Attn: Billing Inquiries

456 Credit Lane, Suite 789

Metropolis, CA 98765

Re: Notice of disputed charge to Account No. 7890-1234-5678-9012

Dear Billing Inquiries Division:

I am writing to dispute a charge of $75.00 to my debit card account on September 5, 2023. The charge is in error because I did not authorize this transaction, and I have no record of making a purchase for this amount on the mentioned date.

I am requesting that the error be corrected promptly, that any finance or other charges related to the disputed amount be credited to my account, and that I receive an accurate statement reflecting these adjustments.

Enclosed are copies of my bank statement for the month of September 2023, clearly showing the unauthorized charge. Please investigate this matter and correct the error on my account as soon as possible.

Sincerely,

John Smith

Enclosures: Bank statement for September 2023