



Dispute a purchase made on credit

Use this checklist to keep everything straight when disputing a purchase.

Checklist for disputing a purchase made on credit

Try to resolve the problem with the merchant, first. Keep notes on who you spoke with, the date and time.

If the merchant refuses to take back the merchandise or retract the charge, write them a letter outlining the problem and send it certified mail.

Make sure that you have a copy of the letter for your files and another one to send to the credit card company as proof that you tried to resolve the dispute with the merchant.

Contact the credit card company to alert them of the dispute. This must be in writing and within 60 days after the bill with the disputed charge was sent to you.

Include in the letter:

- Credit card account number
- The closing date on the bill on which the disputed charge appears
- A description of the disputed item and why you're withholding payment

Enclose a copy of the letter mailed previously to the merchant and any other supporting documentation.

Send the letter certified mail, return-receipt requested to the address listed on your statement for billing inquiries, not the address that receives payments.

Record for merchant	
Merchant	
Date called	
Contact name	
Date letter mailed	

Record for credit card company	
Credit card	
Contact information	
Date certified letter mailed	