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## **How do I send my credit card company a billing error notice?**

### **Answer:**

**If you believe an error has been made on your credit card bill, you should send your credit card company a written letter within 60 days of the charge appearing on your billing statement. The letter should include information that identifies yourself and what you are disputing. After sending the letter, you have certain rights that should be honored until a decision is made by your credit card issuer.**

### **What to include in the notice**

You should look at your monthly credit card statement for information on how and where to send the written billing error notice. The address where you send the notice is usually different from the payment address.

In addition to following the instructions on your credit card statement, make sure your letter of notice includes:

- Your name and account number
- The dollar amount of the disputed charge and the type of charge
- The date of the disputed charge
- An explanation of why you think the charge was made in error

### **What happens after you send the notice**

*While your billing error notice is pending:* Once your credit card company receives your letter, it has 30 days to confirm it received it. The company has two complete billing cycles after it receives your letter (but no more than 90 days) to comply with the billing error resolution procedures.

### **While the dispute is pending:**

- You don't have to pay the disputed amount;
- You are not required to pay interest or other charges on the disputed amount;
- As long as you pay the undisputed amount, you cannot lose any grace period that applies to purchases;
- You are still required to repay the undisputed amount on schedule.

If you already paid the charge that you're disputing, you can still dispute it. But you probably won't get the payment back until the credit card company has decided that you were right.

*After a decision is made:* If the card company finds you are correct, the charge must be removed from your bill. If the card company says that you are incorrect and the bill is correct, the card company must tell you why in writing. It must also tell you how much you owe and when your payment is due.

## **What constitutes a billing error**

Several different types of charges or occurrences may constitute a billing error. These include:

- When a payment you believe you made does not show up on your billing statement
- When you believe an amount has been charged to your account in error
- Charges for optional services sold by your credit card company that you did not sign up for
- Unfamiliar charges for services sold through a different company that you did not sign up for
- When you don't receive a credit card statement for a billing cycle in which your account had a charge of more than \$1 or if you have finance charge
- Charges for purchases where you did not receive what you ordered or you did not accept delivery of the purchased items

If you believe one of these billing errors appears on your statement you should send your credit card issuer a billing error notice by following the steps above.