**Goods/Services Not Received or Substandard**

**[Your Name]**

**[Your Address]**

**[City, State, ZIP Code] [Email Address] [Phone Number]**

**[Date]**

**[Credit Card Bank Name] [Address]**

**Subject: Dispute of Goods/Services Not Received or Substandard**

Dear [Credit Card Company Name],

I am writing to dispute a charge on my credit card statement for the month of [Month, Year]. The transaction pertains to the purchase of goods/services from [Merchant Name], and I am dissatisfied because:

[Explain the issue, e.g., goods not received, services not as described, etc.]

I have attempted to resolve this matter directly with the merchant without success. Attached are supporting documents, including [provide details of any evidence you have, e.g., correspondence with the merchant, photographs].

I request your assistance in resolving this dispute and crediting my account for the disputed amount.

Thank you for your prompt attention to this matter.

**Sincerely,**

 [You’re Name]