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Credit Cards: Billing Disputes & Errors



Credit Card Disputes & Billing Errors

State and federal laws give you the right to dispute credit card billing errors and have them corrected. This brochure explains how to handle billing disputes with your credit card company.

What are billing errors?

Billing errors include:

- A purchase you did not make or did not authorize.
- Charges for goods or services that you did not receive or refused to accept.
- Payments made that were not credited to your account.
- Bills that contain mathematical errors.

You have the right to dispute charges you don't remember making and ask for proof that the charge was made.

How do I correct errors?

You must write to your credit card company within 60 days of receiving a statement with a billing error.

Send your letter to the address listed on your credit card statement for billing errors and inquiries. Include your name, account number, and the date and amount of the error. Explain in your letter why the billing is wrong. Ask for proof of purchase if that is the issue.

Send your letter certified mail, return receipt requested, for proof of delivery.

Do I have to pay the disputed amount?

No. You can withhold payment of the amount in dispute and the finance charge on that amount until the card company investigates the dispute. You can also withhold the interest payment on the disputed amount.

You must pay the amounts that are not in dispute.

What the credit card company must do

They must let you know they received your letter within 30 days. Within 90 days, or two billing cycles, they must investigate your dispute. They must correct their mistake or explain to you in writing why the bill is correct. If you ask for proof of a purchase, they must provide it to you.

If the credit card company doesn't follow these procedures, they cannot collect the amount you disputed or charge interest on that amount. The credit card company cannot close your account just because you file a dispute.

What if they don't correct the error?

If they deny your claim, or it is a dispute over goods or services that are defective or not delivered, you may be

able to file a claim under *Claims and Defenses*.

Can the credit card company take action against me if I refuse to pay?

They can begin normal collection activities such as referring the disputed amount to a collection agency, or suing you in court.

If a collection agency contacts you, send them a letter explaining why you feel you do not owe the money. A collection agency must stop contacting you if you send them a letter telling them not to contact you again. Send all letters by certified mail, return receipt requested, and keep a copy of the letter for your records.

If they file suit against you, you should seek legal assistance. If you file an answer to the lawsuit, you can appear in court and explain why you feel the billing is wrong.

The credit card company can only report you to a credit-reporting agency if:

- You actually owe the amount you disputed, or,
- They sue you in court and win.

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