

CEASE AND DESIST - DISPUTED CHARGES

DATE: _____ **FROM:** [YOUR NAME] [YOUR ADDRESS] [YOUR PHONE] [YOUR EMAIL] **TO:** [COMPANY/INDIVIDUAL NAME] [COMPANY ADDRESS] [CITY, STATE ZIP] **RE: CEASE AND DESIST - UNAUTHORIZED CHARGES** Dear [RECIPIENT]: This letter is formal notice to cease and desist all unauthorized charges to [YOUR ACCOUNT/BUSINESS NAME]. **SPECIFIC UNAUTHORIZED CHARGES:** The following unauthorized charges have appeared on [ACCOUNT DETAILS]: Charge 1: • Date: [DATE] • Amount: \$[AMOUNT] • Description: [DESCRIPTION] • Reference Number: [NUMBER] Charge 2: • Date: [DATE] • Amount: \$[AMOUNT] • Description: [DESCRIPTION] • Reference Number: [NUMBER] Charge 3: • Date: [DATE] • Amount: \$[AMOUNT] • Description: [DESCRIPTION] • Reference Number: [NUMBER] Total Unauthorized Charges: \$[TOTAL] **DEMAND:** You are hereby demanded to: 1. Immediately cease all unauthorized charges and billing 2. Issue a full refund of all unauthorized charges within 10 calendar days 3. Cease any collection action related to disputed charges 4. Provide written confirmation of the refund **LEGAL BASIS:** These charges violate [relevant law - Fair Debt Collection Practices Act, state consumer protection laws, or other applicable law]. You are not authorized to bill [YOUR NAME/COMPANY] for these charges. **DEADLINE FOR RESPONSE:** You must respond in writing to this letter by [DATE - 10 days from letter date] confirming: • Full refund of disputed charges • Cessation of all billing **CONSEQUENCES OF NON-COMPLIANCE:** If you fail to comply with this demand, legal action will be pursued, including but not limited to filing a complaint with [RELEVANT AGENCY] and pursuing civil litigation for damages, attorney fees, and costs. This letter is formal notice pursuant to applicable consumer protection law. Sincerely, [YOUR SIGNATURE] [YOUR PRINTED NAME]