

# How to fix mistakes in your credit card bill

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Mistakes happen. When they do, knowing how to fix them can save you money and time. Follow these five steps to dispute incorrect charges or fees.

## 1. Review your credit card statement closely every month.

The only way to find mistakes is to review your charges and fees carefully. Compare your starting balance with the previous month's bill. Also look for anything unfamiliar, including "add-on," or optional, fee-based products.

## 2. Call the customer service number

This phone number will be on your monthly bill or on the back of your card. Explain what is wrong in your bill. The credit card company should listen to what you say and look into the problem.

## 3. Follow up with a letter

Also send a written notice to the credit card company as soon as possible to protect your legal rights. Your bill contains instructions on how and where to send this notice.



The address for billing disputes may be different than the address where you send your payments. Be sure to include:

- Your name
- Address
- Account number
- A clear explanation of what you think is wrong and why

Submit your written notice no later than 60 days after the creditor sent the statement where the error first appeared. Keep a copy of your letter as proof that you wrote to the credit card company.

## 4. Pay the other undisputed charges

You don't have to pay the disputed fees or charges or related finance or other charges while the credit card company investigates your dispute, but you are still responsible for paying correct charges on time.

## 5. See if the mistakes were fixed

Once you point out a mistake on your bill, the credit card company has 30 days to tell you it got your letter. It gets another two billing cycles to finish looking into your dispute.

You may see the disputed charge on your bill during this time. If so, you should also see a note saying that you do not have to pay the charge until the investigation is done.

If the card issuer decides that all or some of the charge is correct, it has to tell you:

- Why it thinks you owe the money.
- How much you owe.
- When you must pay what you owe in order to avoid finance or other charges.

### Credit card companies cannot:

- Report your payment as late to a credit bureau if you paid the undisputed amount on time.
- Charge you interest on the disputed charge while it is being investigated.
- Make you pay the disputed charge while it looks into the issue.

### If you need more help

If your credit card issuer doesn't respond, or if you need help, you can submit a complaint to us:



Online

[consumerfinance.gov/complaint](https://consumerfinance.gov/complaint)



By phone

Toll free: (855) 411-CFPB (2372)

TTY/TDD : (855) 729-CFPB (2372)



By mail

Consumer Financial Protection Bureau

P.O. Box 4503

Iowa City, Iowa 52244

We'll forward your complaint to the company and work to get a response from them. You will receive email updates along the way and can track the status of your complaint online.