Hidden Charges Complaint Letter (Free Template)

General information, not legal advice. Not a court form. Replace every [bracket] with your own facts and delete lines that don't apply. Send copies, never originals. Template from law.campusdown.com (CampusDown Law Up), updated October 28, 2026.

Variant A: Hidden fees or charges you were never told about

[Your full name]
[Street address]
[City, State ZIP]
[Email] | [Phone]

[Date]

[Company name]
Attn: [Customer Relations / Billing Department / Consumer Complaint Division]
[Company street address]
[City, State ZIP]

Re: [Account or order number, last 4 digits only if it's a card]

Dear [Name or "Customer Relations"]:

On [date], I [bought / signed up for / booked] [product or service] from [company] for an advertised price of $[amount]. When I [checked out / got my first bill / reviewed my statement on (date)], I was charged $[total amount], which includes the following charges that were not shown to me before I agreed to pay:

- [Fee name]: $[amount]
- [Fee name]: $[amount]

I did not see these charges in the advertised price, the checkout page, or my agreement. [Optional: I contacted your support team on (date) by (phone/chat/email) and was told (short summary).]

To resolve this, I'm asking you to refund $[total of the disputed fees] to my original payment method and confirm in writing that these fees will not appear on future bills.

I've enclosed copies (not originals) of: [receipt / invoice / order confirmation / screenshots / chat transcript / photos].

Please reply in writing by [date, e.g. 14 days from today]. If I don't hear back by then, I plan to [file a complaint with my state consumer protection office / the CFPB / dispute the charge with my card issuer / consider small claims court].

You can reach me at [email] or [phone].

Sincerely,
[Signature]
[Printed name]

Enclosures: [list each copy you're sending]

Hidden charge worksheet

Hidden charge worksheet (fill this in before you write)

What was the advertised or quoted price? $_____ Where? [ad / website / quote / app]
What did you actually pay or get billed? $_____ Date: _____

Charge you didn't expect	Amount	Shown before you paid? (Y/N)	Where it appears
_____	$_____	_____	[receipt line / statement]
_____	$_____	_____	_____
_____	$_____	_____	_____

Total disputed: $_____

Proof you have (check what you can attach):
[ ] Screenshot of the ad or checkout page [ ] Receipt / invoice [ ] Card or bank statement line
[ ] Your contract or terms page [ ] Chat or email with support

Contact log:
Date _____ How (phone/chat/email) _____ Who _____ What they said _____
Date _____ How (phone/chat/email) _____ Who _____ What they said _____

Where to escalate if they say no:
- Card or bank charge: your card issuer's dispute process, and the CFPB (consumerfinance.gov/complaint)
- Any business: your state consumer protection office (usa.gov/state-consumer)
- Scams or deceptive ads: the FTC (ReportFraud.ftc.gov)