Fair Credit Billing Act

Learn about how the FCBA protects consumers like you

- How can I dispute a billing error on my credit card statement under the FCBA?
- What is the timeframe for reporting billing errors under the FCBA
- Can I dispute a charge if I'm not sure it's a billing error?
- What are my rights if I'm a victim of unauthorized credit card charges?
- What information should I include in a dispute letter under the FCBA?
- How long does the creditor have to acknowledge my dispute under the FCBA?
- What responsibilities do creditors have when a dispute is raised?
- Can a creditor take actions against me while a dispute is being investigated?
- What happens if the creditor determines there was no billing error?
- Can my credit card issuer close my account while investigating charges?
- Are there exceptions or situations not covered by the FCBA?
- If I'm not satisfied with the outcome of a billing dispute, what are my options?
- Under the FCBA, can I dispute charges for goods or services that I didn't receive or were unsatisfactory?
- + What documentation should I provide to my credit card issuer when reporting unauthorized charges?



Life's looking up