

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Recipient Name or Legal Department]
[Company Name]
[Company Address]

RE: NOTICE OF DISPUTE, BREACH OF CONTRACT, AND SETTLEMENT DEMAND

To Whom It May Concern,

I am writing this letter to formally notify [Company Name] of a breach of contract regarding the assessment of undisclosed or "hidden" fees on my account (Account Number: [Your Account Number]). This letter also serves as my formal exercise of any applicable opt-out rights concerning [arbitration clauses/class action waivers] as permitted under our agreement.

1. Description of Breach:

On or about [Date], [Company Name] charged my account the following fee(s): [Name of Fee and Amount]. These fees were not clearly disclosed in the original contract, were misrepresented at the time of purchase, or constitute a violation of [State/Federal] consumer protection laws. This failure to provide transparent pricing constitutes a material breach of the terms of service.

2. Opt-Out Notice:

Pursuant to the terms of the [Service Agreement/Terms and Conditions], I hereby opt out of the [Arbitration Provision/Class Action Waiver]. Please update my records to reflect that I am not bound by these specific clauses for any current or future disputes.

3. Settlement Demand:

To resolve this matter without further legal action or escalation to regulatory agencies (such as the CFPB or the Better Business Bureau), I demand a refund of the unauthorized fees totaling \$[Total Amount].

I am willing to sign a mutual release of claims related specifically to these fees upon receipt of the refund. I expect a response to this demand within [Number, e.g., 14] business days.

Sincerely,

[Your Signature]

[Your Printed Name]