

[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

Re: Final Determination of Dispute - Case Number: [Reference Number]

Dear [Customer Name],

We are writing to inform you that we have completed our formal investigation into the dispute you submitted on [Date of Dispute Submission] regarding [Brief Description of Transaction/Issue].

After a thorough review of all available documentation and internal records, we have reached the following final determination:

[Outcome: Resolved in Favor/Request Denied/Partial Adjustment]

Reasoning for Determination:

[Insert detailed explanation of the findings, including specific evidence reviewed or policy points relevant to the decision.]

Action Taken:

[Describe specific financial adjustments, credits issued, or why no changes were made.]

Please be advised that this concludes our investigation into this matter. This decision is considered final. If you have additional evidence that was not previously provided, you may submit it for review, but the current status of the case remains closed.

If you have any questions regarding this letter, you may contact our dispute department at [Phone Number] or via email at [Email Address].

Thank you for your patience throughout this process.

Sincerely,

[Your Name/Department Name]
[Company Name]