

**From:** Chris Walker

**Email:** chris.walker@example.com

**Date:** October 8, 2026

**To:** FitPeak Online

**Customer Service / Billing Department**

[FitPeak Online Address / Contact Information]

**Subject:** Formal Complaint and Demand for Refund – Unauthorized Post-Cancellation Charges (Ref: CX-20931)

On July 2, 2026, I canceled my FitPeak Online membership through your website and received a confirmation email with reference number CX-20931.

Despite this documented cancellation, FitPeak Online continued to process unauthorized monthly charges of \$39.99 on August 2, 2026, and \$39.99 on September 2, 2026, totaling \$79.98. I previously reported these erroneous charges to your customer support team, who indicated they would look into the issue, but no refund has been provided and my account records remain uncorrected.

**Verified legal basis**

- [Restore Online Shoppers' Confidence Act, 15 U.S.C. § 8403](#)

To resolve this dispute, I demand that you take the following actions within 10 calendar days from receipt of this document:

- Refund the full amount of \$79.98 for the unauthorized August 2, 2026, and September 2, 2026 charges to my original payment method.
- Provide written confirmation that my membership cancellation is finalized and that all future recurring charges have been stopped.
- Correct my account records to show that the membership was canceled on July 2, 2026, and preserve all associated billing and transaction records.

If I do not receive written confirmation of the full \$79.98 refund and permanent cessation of charges within 10 calendar days of your receipt of this letter, I will initiate payment disputes with my card issuer and submit formal complaints to the Federal Trade Commission and applicable state regulatory authorities.

Sincerely,

Chris Walker

**Notice:** Prepared from the information provided. This document is not legal advice.