1. Your letter

08/11/2026

To: Example Fitness

Re: Charge after confirmed cancellation

Dear Example Fitness team,

The gym confirmed cancellation of my membership, but I was charged afterwards.

Cancellation or attempt date: 1 May 2026. The amount in dispute is £29.99.

I cancelled my membership by email on 1 May 2026 and received confirmation that it would end on 31 May 2026. A payment of £29.99 was collected on 5 June 2026.

Please review why the later charge was taken, refund any amount that was not due and confirm whether any further payment remains payable.

Evidence and records I currently hold: Cancellation email or form submission; Bank statement/payment screenshot.

I would appreciate a written response within 14 days of receipt. If you do not agree to my request, please explain your reasons and the available complaints route.

Yours faithfully,
Alex Example

2. Short email version

Subject: Charge after confirmed cancellation

Hello Example Fitness team,

The gym confirmed cancellation of my membership, but I was charged afterwards.

Cancellation or attempt date: 1 May 2026. The amount in dispute is £29.99.

I cancelled my membership by email on 1 May 2026 and received confirmation that it would end on 31 May 2026. A payment of £29.99 was collected on 5 June 2026.

Please review why the later charge was taken, refund any amount that was not due and confirm whether any further payment remains payable.

Records I hold: Cancellation email or form submission; Bank statement/payment screenshot.

Please reply within 14 days of receipt with your decision and any next steps.

Kind regards,
Alex Example

3. Follow-up if no reply

Use after the original 14-day response period passes without a clear reply. Check accuracy before sending.

Subject: Follow-up — charge after confirmed cancellation

Hello Example Fitness team,

I am following up on my earlier request: charge after confirmed cancellation (£29.99). My suggested response period has passed without a clear reply. Please review why the later charge was taken, refund any amount that was not due and confirm whether any further payment remains payable. Please reply within a further 7 days, or tell me when to expect your response.

Kind regards,
Alex Example

4. Evidence checklist

- Keep your membership terms and relevant account records, if available.
- Save cancellation requests, attempts or confirmations, with dates and any replies.
- Keep records showing disputed payment dates and amounts. Do not describe an error as established before it is checked.
- These are suggestions; describe evidence as held only if you have it.

5. Payment guidance

Direct Debit: for an error in a collection, ask your bank about the Direct Debit Guarantee. Cancelling the instruction does not end the gym contract, and a bank refund does not settle an underlying contractual dispute.

6. Suggested timeline

- Day 1: Send your checked letter or email and save proof of sending.
- Around day 7: An optional brief reminder can check receipt. It does not shorten or replace the original 14-day response period.
- After 14 days from receipt: If there is no clear reply, use the follow-up and suggest a further 7 days.

These are suggested periods, not statutory deadlines. Follow the complaints process. For urgent demands or serious disputes, seek Citizens Advice or qualified advice promptly.

7. Before you send

- Check facts, dates, amounts and your request. Correct inaccuracies and attach only necessary evidence you hold.
- Keep written records. Do not ignore genuine demands or make unsupported claims or threats.

Self-help, not legal advice or representation. No outcome is guaranteed; facts and applicable terms matter.