

Your Name  
Your Address  
City, State, Zip Code  
Email Address  
Phone Number  
Date

Credit Card Company Name  
Customer Service Department  
Company Address  
City, State, Zip Code

Dear Customer Service Team,

I hope this message finds you well. I am writing to formally request an increase in my credit limit for my account (Account Number: XXXX-XXXX-XXXX-XXXX). I have been a loyal customer for the past [number of years] and have consistently made timely payments.

Due to [brief mention of reason, e.g., increased income, upcoming expenses, etc.], I believe that a higher credit limit would greatly assist me in managing my finances more effectively. I have maintained a good credit score and a responsible credit utilization ratio, reflecting my commitment to maintaining my financial health.

I kindly ask you to consider my request for an elevated credit limit. I am happy to provide any additional information needed for the reassessment. Thank you for considering my request.

Sincerely,  
Your Name