

Justification Request for Declined Credit Application

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Institution Name]

[Institution Address]

[City, State, Zip Code]

Subject: Request for Justification of Declined Credit Application

Dear [Credit Officer's Name],

I hope this message finds you well. I am writing to formally request a justification regarding the recent decline of my credit application submitted on [Date of Application]. My application reference number is [Reference Number].

Understanding the reasons behind the decline will enable me to address any issues and improve my financial standing. I would greatly appreciate it if you could provide me with specific details regarding the decision made by your organization.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]