

Request for Credit Limit Increase

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Bank Name]

[Bank Address]

[City, State, Zip Code]

Dear [Bank Manager's Name],

I am writing to formally request an increase in my credit limit on my [specific credit card/account name] with account number [account number]. I have been a loyal customer since [year] and have always made timely payments, demonstrating my commitment to managing my finances responsibly.

The reason for this request is to facilitate a debt consolidation plan that I am currently undertaking. By increasing my credit limit, I aim to consolidate my high-interest debts into a single loan, thereby reducing my monthly payments and overall interest costs. This will not only help me manage my debts better but also ensure that I continue to meet all payment obligations on time.

In support of this request, I have maintained a good credit score of [insert credit score], and my current income is [insert income]. I believe that I am in a strong position to handle the increased limit responsibly.

I appreciate your consideration of my request and look forward to your positive response. If you require any further information or documentation to assist with this process, please do not hesitate to reach out.

Thank you for your attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Name]