

Request for Lower Interest Rates on Debt

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a review of the interest rates applied to my debt account, referenced under account number [Your Account Number]. Given the current financial climate and my responsible repayment history, I believe there are grounds for reconsideration.

Over the last [duration of time] I have been a customer of [Lender's Institution], and I have consistently made timely payments. However, the current interest rate on my debt is a significant financial burden, especially considering [mention any relevant financial changes or hardships, if applicable].

I kindly ask you to consider adjusting the interest rate to a lower percentage, which would immensely help me manage my debts more effectively. I am confident that this adjustment would not only facilitate a more manageable repayment plan for me but also ensure continued loyalty to your institution.

Thank you for your attention to this matter. I hope to hear from you soon regarding my request.

Sincerely,

[Your Name]