

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

[Credit Card Company Name]
[Company Address]
[City, State, Zip Code]

Subject: Request for Waiver of Late Fee - Account Number: [Your Account Number]

Dear [Customer Service Department/Specific Contact Name],

I hope this message finds you well. I am writing to formally request a waiver for the late fee charged to my credit card account (Account Number: [Your Account Number]).

Due to [briefly explain the reason for the late payment, e.g., unforeseen circumstances, medical issue, etc.], I was unable to make my payment on time. I have been a loyal customer for [length of time] and have always made my payments promptly prior to this incident.

I understand the importance of timely payments and am committed to maintaining my account in good standing. Therefore, I kindly ask you to consider waiving the late fee this time as a gesture of goodwill.

Thank you for your attention to this matter. I appreciate your understanding and look forward to your favorable response.

Sincerely,
[Your Name]