

# **Subject: Request for Negotiation on Promotional Balance Transfer Rates**

Dear [Credit Card Issuer's Name],

I hope this message finds you well. I am writing to discuss my current credit card balance transfer rates. As a loyal customer of [Credit Card Issuer], I truly appreciate the services provided and have consistently maintained a good payment history.

Given my commitment to responsible financial management and my recent review of promotional balance transfer options available in the market, I would like to request a reconsideration of my current balance transfer rate. I have noticed that several competitors are offering attractive promotional rates, and I believe that a more competitive rate would encourage my continued loyalty to your institution.

Specifically, I am requesting a promotional balance transfer rate of [desired rate]% for a period of [duration]. I believe this adjustment would not only assist me in managing my financial obligations more effectively but also strengthen our ongoing relationship.

Thank you for considering my request. I look forward to your favorable response.

Sincerely,

[Your Full Name]

[Your Account Number]

[Your Contact Information]