

# Request for Lower Interest Rate on Credit Card

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Card Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Credit Card Company Customer Service],

I hope this letter finds you well. I am writing to formally request a reduction in the interest rate on my credit card account, number [Your Credit Card Number]. I have been a loyal customer since [Year] and have consistently made my payments on time.

Currently, my interest rate is [Current Interest Rate]%, which has become difficult for me to manage. I have also received offers from other credit card companies with significantly lower rates. However, I would prefer to continue my relationship with [Credit Card Company Name] if possible.

I kindly ask you to review my account and consider adjusting my interest rate to [Requested Interest Rate]%. Thank you for your attention to this matter. I appreciate your prompt response.

Sincerely,

[Your Name]