

# Late Payment Explanation Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Credit Card Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Credit Card Company Customer Service/Specific Name],

I hope this message finds you well. I am writing to formally explain my recent late payment that occurred on my credit card account numbered [last four digits of your card]. I want to emphasize my commitment to maintaining a good payment record, and I sincerely apologize for this oversight.

The reason for my late payment is [briefly explain the reason, e.g., unexpected financial difficulties, medical emergency, etc.]. This situation was unforeseen, and I am taking steps to ensure it does not happen again in the future.

Please understand that I value my relationship with [Credit Card Company Name] and am committed to timely payments. I have already made the payment for the outstanding amount and am working on a plan to better manage my finances moving forward.

I kindly request that you reconsider any late fees or negative impact on my credit report due to this isolated incident. Thank you for your understanding and support.

Sincerely,

[Your Name]