

Application for Lower Credit Card Interest Rate

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

Customer Service
Credit Card Company Name
Company Address
City, State, Zip Code

Dear Customer Service,

I hope this letter finds you well. I am writing to formally request a review of my current interest rate on my credit card account (Account Number: XXXXXXXXX). I have been a loyal customer for [number] years and have consistently made my payments on time.

Given my positive payment history and the current offers available in the market, I would appreciate it if you could consider lowering my interest rate. This adjustment would greatly assist me in managing my finances more effectively.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,
Your Name