

Application for Reduced APR on Credit Card

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],

I am writing to formally request a reduction in the annual percentage rate (APR) on my credit card account, number [Insert Account Number]. I have been a loyal customer since [Insert Year] and have consistently made timely payments.

Due to [briefly explain reason for request, e.g., recent financial hardships, improved credit score, etc.], I believe that a reduced APR would greatly assist me in managing my finances more effectively.

I appreciate your consideration of my request and am hopeful for a positive response. Thank you for your attention to this matter.

Sincerely,

[Your Name]