

Request for Interest Rate Reduction

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Bank's Name]

[Bank's Address]

[City, State, Zip Code]

Dear [Bank Manager's Name],

I hope this message finds you well. I am writing to formally request a reduction in the interest rate on my existing loan/account with your institution, account number [Insert Account Number].

Over the past [duration], I have maintained a good repayment history and have been a loyal customer of [Bank's Name]. Given the current market conditions and competitive rates offered by other financial institutions, I believe a review of my interest rate is warranted.

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

Sincerely,

[Your Name]