

# Request for Credit Card APR Reduction

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Bank Name]

[Bank's Address]

[City, State, Zip Code]

Dear [Credit Card Customer Service Department/Manager's Name],

I hope this message finds you well. I am writing to formally request a reduction in the annual percentage rate (APR) on my credit card account, [account number]. I have been a loyal customer since [year], and I have consistently maintained my payments on time and adhered to the terms of my agreement.

Due to [brief explanation of your reasons - such as financial hardship, increased interest rates, or improved credit score], I kindly ask you to consider adjusting my current APR to a more manageable rate. A reduction in my APR will greatly assist me in better managing my finances and continue to meet my obligations with your institution.

I appreciate your attention to this matter and look forward to your favorable response. Please feel free to contact me at [your phone number] or [your email address] if you need any further information.

Thank you for your understanding and assistance.

Sincerely,

[Your Name]