

Inquiry About Credit Card Interest Rate Decrease

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Bank's Name]

[Bank's Address]

[City, State, Zip Code]

Dear [Customer Service/Specific Person's Name],

I hope this message finds you well. I am writing to inquire about the possibility of a decrease in the interest rate on my credit card, [Your Credit Card Number or Last Four Digits]. I have been a loyal customer for [duration] and have consistently made timely payments.

Given my positive payment history and current market trends, I would appreciate your consideration of my request for a reduced interest rate. If possible, I would like to discuss this further and understand the criteria needed to qualify for a lower rate.

Thank you for taking the time to review my inquiry. I look forward to your prompt response.

Sincerely,

[Your Name]