

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

Credit Card Issuer Name  
Customer Service Department  
Issuer Address  
City, State, Zip Code

Dear Customer Service Team,

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

Given my positive payment history and the current competitive rates offered by other financial institutions, I would greatly appreciate your consideration of my request. A lower interest rate would not only assist me in managing my finances more effectively but will also enhance my ongoing loyalty to your institution.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,  
Your Name