

Request for Reconsideration of Credit Card Interest Rate

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Card Issuer's Name]

[Issuer's Address]

[City, State, Zip Code]

Dear [Credit Card Issuer's Name or Customer Service Department],

I hope this letter finds you well. I am writing to formally request a reconsideration of the interest rate currently applied to my credit card account number [XXXX-XXXX-XXXX-XXXX]. As a loyal customer since [Year], I have always made my payments on time and kept my account in good standing.

Due to [brief reason for the request, e.g., improved credit score, financial hardship], I believe I am eligible for a more favorable interest rate. According to my recent credit report, my credit score has improved to [Your Credit Score], and I would appreciate it if you could review my account for a possible rate adjustment.

I value my relationship with [Credit Card Issuer's Name], and I hope we can come to an agreement that reflects my commitment as a responsible cardholder. Thank you for considering my request, and I look forward to your prompt response.

Sincerely,

[Your Name]