

# Request for Better Credit Card Interest Terms

Your Name  
Your Address  
City, State, ZIP Code  
Email Address  
Phone Number

Date: [Insert Date]

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

Dear [Credit Card Issuer],

I hope this letter finds you well. I am writing to request a review of my current credit card interest rate on my account (Account Number: [Insert Account Number]). As a loyal customer, I have maintained a good payment history and have been diligent in managing my account responsibly.

Given my positive payment history and current market trends, I kindly ask that you consider adjusting my interest rate to a more competitive level. I believe that a lower interest rate would greatly benefit my financial situation and strengthen my loyalty to your institution.

Thank you for taking the time to consider my request. I look forward to your positive response.

Sincerely,  
[Your Name]