

# Subject: Request for Lower APR on Personal Loan

[Your Name]  
[Your Address]  
[City, State, ZIP Code]  
[Email Address]  
[Phone Number]  
[Date]

[Lender's Name]  
[Lender's Address]  
[City, State, ZIP Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a review of the annual percentage rate (APR) on my personal loan account number [Your Loan Account Number].

Due to [briefly explain your reason, e.g., improved credit score, financial hardship, loyalty, etc.], I believe that a lower APR could be beneficial and more reflective of my current financial standing.

I have been consistently making my payments on time and have maintained a positive relationship with your institution. I kindly ask you to consider my appeal for a lower APR, as it would significantly alleviate my financial burden and allow me to manage my loan payments more effectively.

Thank you for your consideration. I look forward to your favorable response.

Sincerely,  
[Your Name]