

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

[Credit Card Company Name]  
[Company Address]  
[City, State, Zip Code]

Dear [Credit Card Company Representative],

I am writing to formally request a decrease in the annual percentage rate (APR) on my retail credit account ([Account Number]). I have been a loyal customer since [Year], and I have always made timely payments. My current APR is [Current APR], and I would like to request a review of my account for a possible reduction.

Over the past [Duration], I have maintained a positive credit history and have worked diligently to manage my finances responsibly. Additionally, I have noticed that many of your competitors are offering lower interest rates for similar accounts, which has prompted me to seek a more favorable rate.

I appreciate your attention to this matter and look forward to your prompt response. Thank you for considering my request.

Sincerely,  
[Your Name]