

# Proposal for Decreasing APR on Financial Accounts

Date: [Insert Date]

To: [Recipient's Name]

Title: [Recipient's Title]

Company: [Recipient's Company]

Address: [Recipient's Address]

Dear [Recipient's Name],

We hope this letter finds you well. We are writing to propose a reduction of the Annual Percentage Rate (APR) on our financial accounts. Given the current economic climate and changing market conditions, we believe that a revision of our APR would be mutually beneficial.

Specifically, we propose reducing the APR from [current APR]% to [proposed APR]%. This adjustment would not only relieve financial pressure on our accounts but also enhance our commitment to timely payments, benefiting both parties.

We appreciate your attention to this matter and look forward to discussing it further. We believe this proposal aligns with our shared goal of maintaining a strong and enduring financial relationship.

Thank you for considering our proposal. We hope to hear from you soon.

Sincerely,  
[Your Name]  
[Your Title]  
[Your Company]  
[Your Contact Information]