

Request for APR Reduction on Credit Card

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Bank Name]

[Customer Service Department]

[Bank Address]

[City, State, Zip Code]

Dear [Customer Service Representative/Account Manager],

I hope this message finds you well. I am writing to formally request a reduction in the annual percentage rate (APR) on my [credit card name or number, if applicable] account.

As a loyal customer for [duration of time], I have maintained a good payment history and have recently improved my credit score. I have also compared my APR with the current market offers available, which are significantly lower than my existing rate.

I would greatly appreciate it if you could review my account and consider lowering my APR to [desired percentage]%. This adjustment would greatly assist me in managing my payments more effectively.

Thank you for considering my request. I look forward to your prompt response, and I hope for a favorable outcome.

Sincerely,

[Your Name]

[Your Account Number]