

Request for Favorable APR Terms on Existing Debt

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to request a review of the Annual Percentage Rate (APR) on my existing debt account, [Account Number], due to [brief reason for request, e.g., improved credit score, financial hardship, loyalty as a customer].

Since opening my account, I have consistently made timely payments and have a strong history with your institution. As a committed customer, I would appreciate your consideration of a reduction in my APR to help me manage my finances more effectively.

Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Name]