

Credit Card Application Decline Notification

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

Dear [Applicant's Name],

We appreciate your recent application for a credit card with [Bank Name]. After careful consideration, we regret to inform you that your application has been declined.

The decision was based on the following reasons:

- [Reason for Decline 1]
- [Reason for Decline 2]
- [Reason for Decline 3]

Please note that you have the right to request a free copy of your consumer report from the reporting agency used in this decision within 60 days.

Thank you for your interest in [Bank Name]. If you have any questions, please feel free to contact us at [Customer Service Phone Number] or [Customer Service Email].

Sincerely,

[Your Name]

[Your Title]

[Bank Name]