

Credit Card Denial Notice

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

Dear [Your Name],

Thank you for your recent application for a credit card with [Bank Name]. We appreciate your interest in becoming a valued customer.

We regret to inform you that your application has been denied. This decision was based on the following reason(s):

- Insufficient credit history.
- Credit score below our minimum requirement.
- Recent delinquencies or defaults.

Please note that this decision is final, and we are unable to offer you a pre-approved credit card at this time.

If you have any questions or would like to discuss your application further, please do not hesitate to contact us at [Bank Contact Information].

Thank you for considering [Bank Name]. We wish you the best in your future financial endeavors.

Sincerely,

[Your Name]

[Your Title]

[Bank Name]