

Important Notice Regarding Your Credit Card Application

Date: [Insert Date]

Applicant Name: [Insert Applicant Name]

Applicant Address: [Insert Applicant Address]

Dear [Insert Applicant Name],

We regret to inform you that your application for a pre-approved credit card with [Insert Bank/Company Name] has been denied. After careful consideration of your application and the information we have on file, we are unable to extend credit at this time.

The reason for this decision may include, but is not limited to:

- Insufficient income
- Negative credit history
- Recent delinquency or bankruptcy
- Too many inquiries on your credit report

You have the right to know the reasons for this denial. If you would like to discuss your application or if you have any questions, please do not hesitate to contact our customer service team at [Insert Phone Number] or [Insert Email Address].

We appreciate your interest in [Insert Bank/Company Name] and encourage you to apply again in the future.

Thank you for your understanding.

Sincerely,

[Insert Name]

[Insert Title]

[Insert Bank/Company Name]