

Dear [Recipient's Name],

Thank you for your interest in our credit card promotion. We appreciate your enthusiasm and the time you took to apply.

After careful consideration, we regret to inform you that your application for the credit card promotion has not been approved at this time. This decision was based on our internal criteria and processes.

We encourage you to check your credit report and ensure that all information is accurate. Should you wish to reapply in the future, we would be more than happy to review your application.

Thank you for considering [Bank/Company Name]. If you have any questions, please don't hesitate to reach out to us.

Sincerely,

[Your Name]

[Your Position]

[Bank/Company Name]

[Contact Information]