

Request for Adjusted Credit Card Terms Due to Financial Hardship

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Card Company Name]

[Customer Service Address]

[City, State, Zip Code]

Dear [Credit Card Company Name] Customer Service,

I hope this message finds you well. I am writing to formally request an adjustment to the terms of my credit card account due to financial hardship.

My account number is: [Your Account Number]. Due to [briefly explain your financial situation, e.g., job loss, medical expenses], I am currently facing challenges that have impacted my ability to meet my financial obligations.

I kindly request a review of my account and consider adjusting my credit card terms by [specific request, e.g., lowering my interest rate, increasing my credit limit, or offering a temporary payment plan]. This assistance would greatly help me manage my current financial situation.

Thank you for your attention to this matter. I appreciate your understanding and look forward to your prompt response.

Sincerely,

[Your Name]