

# Subject: Appeal for Reduction of Finance Charges

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Recipient's Name]

[Recipient's Title]

[Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to formally appeal for a reduction in the finance charges applied to my account due to unforeseen financial hardship.

Due to [briefly explain your situation, e.g., job loss, medical expenses, etc.], I have been facing significant difficulties in managing my finances. This has led to challenges in meeting my financial obligations, including the charges on my account.

I greatly appreciate the support your company has provided in the past and hope to continue my relationship with you. Therefore, I kindly request a review of my account and propose a reduction in the finance charges applied. This assistance would greatly alleviate the financial strain I am currently experiencing.

Thank you for considering my request. I look forward to your understanding and support in this matter. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you require any further information.

Warm regards,

[Your Name]