

Proposal for Revised Finance Charge Structure

[Your Name]

[Your Position]

[Your Company]

[Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

Date: [Insert Date]

[Recipient Name]

[Recipient Position]

[Recipient Company]

[Address]

[City, State, Zip Code]

Dear [Recipient Name],

I hope this message finds you well. I am writing to propose a more favorable finance charge structure that I believe will be mutually beneficial for both our organizations.

Currently, our existing finance charge structure poses challenges that could hinder our ongoing partnership. After thorough analysis and consideration, I propose the following adjustments:

- Reduction in the annual finance charge percentage from [current rate]% to [proposed rate]%.
- Introduction of a tiered structure that rewards timely payments.
- Extended grace periods to improve cash flow management for our organization.

I firmly believe that these adjustments will enhance our business relationship and allow us to operate more efficiently. We are committed to fulfilling our financial obligations, and a restructured finance charge would provide the support we need.

I would appreciate the opportunity to discuss this proposal further and explore how we can implement these changes effectively. Please let me know a convenient time for us to meet or have a call.

Thank you for considering this proposal. I look forward to your positive response.

Sincerely,

[Your Name]

[Your Position]

[Your Company]