

Important Information Regarding Your Promotional Credit

Dear [Recipient's Name],

We are pleased to inform you that you have been approved for a promotional credit offer. Below are the details of this offer:

Promotional Credit Details

- Credit Amount: [Amount]
- Interest Rate: [Rate]% for the first [Time Period]
- Standard Rate after Promotion: [Rate]%
- Promotion Expiration Date: [Expiration Date]

Scoring Implications

Taking advantage of this promotional credit may impact your credit score in the following ways:

- Credit Utilization Ratio: Utilizing this credit will increase your overall credit utilization ratio, which can affect your credit score.
- New Credit Inquiry: Applying for this promotional offer may result in a hard inquiry, which could impact your score temporarily.
- Payment History: Timely payments can enhance your score, while missed payments could have the opposite effect.

If you have any questions about this promotional credit or how it can affect your financial health, feel free to reach out to us at [Contact Information].

Thank you for choosing [Company Name]!

Sincerely,

[Your Name]

[Your Position]

[Company Name]