

# Credit Card Interest Rate Negotiation Request

Your Name  
Your Address  
City, State, Zip Code  
Email Address  
Phone Number  
Date

Customer Service Department  
Credit Card Issuer Name  
Issuer Address  
City, State, Zip Code

Dear Customer Service Representative,

I hope this message finds you well. I am writing to discuss my current credit card interest rate on account number XXXX-XXXX-XXXX-XXXX.

As a loyal customer for [insert duration], I have consistently made my payments on time and maintained a good credit score. However, I have recently noticed that the interest rate on my card has increased, and I would like to negotiate a lower rate.

After reviewing comparable offers from other financial institutions, I believe that a reduced interest rate of [insert desired rate] would be both fair and beneficial for my continued loyalty as a customer.

I appreciate your consideration of this request and look forward to your prompt response. I am hopeful we can reach a mutually beneficial agreement.

Thank you for your attention to this matter.

Sincerely,  
Your Name