

Financial Hardship Declaration

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Credit Card Issuer's Name]

[Credit Card Issuer's Address]

[City, State, Zip Code]

Dear [Credit Card Issuer's Name or Customer Service],

I am writing to formally declare my financial hardship regarding my credit card account, [Account Number]. Due to unforeseen circumstances, including [briefly explain your situation, e.g., loss of job, medical emergency], I am currently unable to meet my financial obligations.

As a result, I kindly request relief options for my credit card account, such as payment deferment, reduced interest rates, or a temporary suspension of payments. I am committed to resolving my financial situation and continuing to honor my debts.

Attached to this letter are the necessary documents supporting my claim, including [mention any attached documents, such as proof of income loss, medical bills, etc.].

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]