Credit Card Interest Rate Amendment

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Bank Name]

[Bank Address]

[City, State, Zip Code]

Dear [Bank's Customer Service/Specific Contact Name],

I am writing to formally request an amendment to the interest rate applied to my credit card account numbered [Account Number]. I have been a customer for [length of time] and would like to discuss the possibility of reducing my current interest rate from [Current Rate]% to [Requested Rate]%. This adjustment would greatly assist me in managing my finances more effectively.

I have consistently made on-time payments and maintained a good credit standing during my time as a customer, and I believe this reflects my reliability.

Please let me know if further documentation is needed or if there are specific requirements I should fulfill to process this request. I appreciate your consideration and look forward to your prompt response.

Thank you for your attention to this matter.

Sincerely,

[Your Name]

[Your Contact Number]

[Your Email Address]