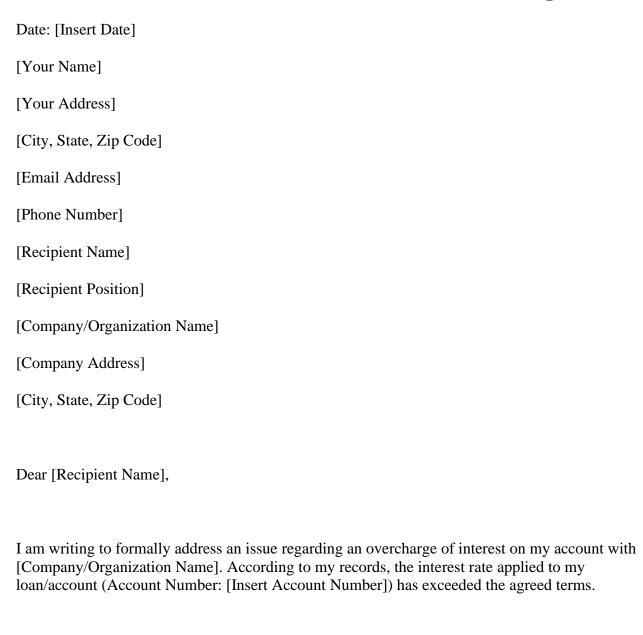
Formal Demand for Interest Overcharge



Upon reviewing my account statements, it appears that I have been charged an interest rate of [Insert Rate]%, whereas the agreed contractual rate was [Insert Agreed Rate]%. This discrepancy has led to an undue financial burden and is contrary to our agreement.

I kindly request that you review this matter at your earliest convenience. I would appreciate a prompt response detailing the findings of your review and any necessary corrections to my account to address the excess charges.

Thank you for your attention to this matter. I look forward to your timely response.
Sincerely,
[Your Name]