

Notice of Interest Rate Fluctuation

Date: [Insert Date]

Dear [Borrower's Name],

We hope this message finds you well. We are writing to inform you about an upcoming fluctuation in the interest rate associated with your loan account numbered [Loan Account Number].

As of [Effective Date], the interest rate on your loan will change from [Current Interest Rate]% to [New Interest Rate]%. This adjustment is a result of [brief explanation of the reason for the change, e.g., market conditions, central bank policy adjustments, etc.].

The new interest rate will impact your monthly payments starting [First Payment Date]. Your new payment amount will be [New Payment Amount], due on your regular payment schedule.

If you have any questions or concerns regarding this change, please do not hesitate to contact our customer service team at [Customer Service Phone Number] or [Customer Service Email]. We are here to assist you.

Thank you for your continued trust in us. We appreciate your understanding as we navigate these changes together.

Sincerely,

[Your Name]
[Your Position]
[Bank Name]
[Contact Information]