

Your Name

Your Address

Your City, State, Zip Code

Email Address

Date

Loan Department

Bank/Institution Name

Bank/Institution Address

City, State, Zip Code

Subject: Request for Refund of Installment Payment

Dear [Loan Officer's Name],

I hope this message finds you well. I am writing to formally request the refund of an installment payment made toward my personal loan, account number [Your Account Number], due on [Due Date].

Due to [brief explanation of the reason, e.g., "an unexpected financial hardship"], I am unable to maintain the schedule of payments as outlined in the loan agreement. According to the terms and conditions, I believe I am eligible for a refund of the [specific installment amount] paid on [payment date].

Please find attached [any relevant documents, if necessary] to support my request.

I would appreciate your prompt attention to this matter and look forward to your response regarding the process for obtaining the refund.

Thank you for your understanding.

Sincerely,

[Your Name]

[Your Contact Number]