Subject: Request for Favorable Personal Loan Rates

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Title]

[Bank/Company Name]

[Bank/Company Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request your consideration for favorable personal loan rates for my upcoming financial needs. As a loyal customer of [Bank/Company Name] for [number of years], I believe I have demonstrated my commitment and reliability.

Given my positive banking history, including timely payments and responsible usage of credit, I would greatly appreciate your review of my account to determine if I qualify for reduced rates on personal loans. This adjustment would not only assist me in achieving my financial goals but also strengthen my ongoing relationship with your institution.

Please let me know a suitable time for us to discuss this matter in greater detail. I look forward to your prompt response.

Thank you for your attention to this matter.

Sincerely,

[Your Name]