

# Letter to Negotiate Credit Card Interest Rate

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]

Customer Service Department  
[Credit Card Company Name]  
[Company Address]  
[City, State, Zip Code]

Dear Customer Service Team,

I hope this message finds you well. I am writing to request a review of the interest rate on my credit card account, #[Your Account Number]. As a loyal customer for [duration with the company], I have consistently made my payments on time and have maintained a good standing with your institution.

Given the current market conditions and my commitment to your company, I would greatly appreciate if you could consider reducing my interest rate from [current interest rate]% to [proposed interest rate]%. This adjustment would greatly assist me in managing my expenses while continuing to use my card.

Thank you for taking the time to review my request. I look forward to your positive response.

Sincerely,  
[Your Name]