

Request to Lower Consumer Loan Interest Rates

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

[Date]

[Lender's Name]
[Lender's Company Name]
[Company Address]
[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a review of my current consumer loan interest rate. As a dedicated customer with account number [Your Account Number], I have consistently made my payments on time and have maintained a good credit standing.

Given the recent changes in market interest rates and my positive payment history, I believe that a reduction in my interest rate would be beneficial for both parties. This adjustment would help me manage my financial obligations more effectively and strengthen my relationship with your institution.

I kindly ask you to consider my request and would appreciate any assistance you can provide in this matter. Thank you for your attention to my request. I look forward to your prompt response.

Sincerely,

[Your Name]