

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Date]

[Recipient's Name]

[Recipient's Title]

[Company's Name]

[Company's Address]

[City, State, ZIP Code]

Dear [Recipient's Name],

Thank you for your recent credit request dated [request date]. After careful consideration, we regret to inform you that we are unable to approve your request for credit at this time.

The decision was based on [brief explanation of the reason for rejection, e.g., insufficient credit history, outstanding debts, etc.]. We encourage you to address these issues and consider reapplying in the future.

If you have any questions regarding this decision, please do not hesitate to contact us at [your phone number] or [your email address].

Thank you for your understanding.

Sincerely,

[Your Name]

[Your Position]

[Your Company's Name]