Request for Default Interest Rate Adjustment

Date: [Insert Date]

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

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

Dear [Recipient's Name],

I hope this letter finds you well. I am writing to formally request an adjustment to the default interest rate applied to my account with [Company Name], account number [Account Number].

Due to [briefly explain your circumstances, e.g., financial difficulties, changes in market conditions], I believe it would be beneficial for both parties to reconsider the current interest rate applied to my account.

I kindly ask that you review my account history and consider offering a more favorable interest rate. This adjustment would significantly assist me in managing my financial obligations to the company.

Thank you for your understanding and consideration. I look forward to your prompt response regarding this matter.

Sincerely,
[Your Name]