

Risk-Based Pricing Notification

Date: [Insert Date]

Applicant Name: [Insert Applicant Name]

Applicant Address: [Insert Applicant Address]

Dear [Applicant Name],

We hope this message finds you well. We appreciate your application for credit with [Your Company Name]. As part of our commitment to transparency and responsible lending, we are providing you with important information regarding the terms of your credit offer.

After reviewing your application, we have determined that based on our risk-based pricing model, we are offering you credit on [insert specific terms, e.g., interest rate, fees, etc.]. This offer is based on various factors, which may include your credit history, income, and other relevant financial information.

You were considered for different credit terms; however, your application did not meet the criteria for the most favorable terms we offer. If you would like to discuss your credit offer or inquire about the factors that influenced our decision, please feel free to contact us at [Insert Contact Information].

We encourage you to review your credit report and consider steps to improve your score, if necessary. You are entitled to a free copy of your credit report from major reporting agencies, and we recommend that you take advantage of this opportunity.

Thank you for considering [Your Company Name] for your credit needs. We look forward to serving you now and in the future.

Sincerely,

[Your Name]

[Your Title]

[Your Company Name]

[Your Company Contact Information]