

# Important Notification Regarding Your Credit Card Account

Date: [Insert Date]

Dear [Customer's Name],

We are writing to inform you about important changes to your credit card account under our risk-based pricing policy.

Your credit card account has been reviewed, and based on your creditworthiness and payment history, we are adjusting your interest rate. Effective [Effective Date], your new Annual Percentage Rate (APR) will be [New APR]%. This change is a result of [brief explanation of factors affecting pricing, e.g., "your credit score falling below a specified threshold"].

We encourage you to review your account and consider options to manage your balance or improve your credit standing, which may help you receive more favorable terms in the future.

If you have questions or would like to discuss your account, please contact our customer service team at [Customer Service Phone Number] or [Customer Service Email].

Thank you for being a valued customer.

Sincerely,

[Your Company Name]

[Your Name]

[Your Title]