

Important Update Regarding Your Personal Loan

Dear [Customer Name],

We are reaching out to inform you about an important update regarding the pricing of your personal loan account with us.

As part of our commitment to providing you with the most competitive rates while maintaining transparency, we regularly review our risk-based pricing factors. Based on this recent review, we have updated the terms associated with your loan.

Your Updated Loan Terms

- **Current Interest Rate:** [Current Rate]%
- **New Interest Rate:** [New Rate]%
- **Effective Date:** [Effective Date]

Please note that these changes are based on the latest assessment of your credit profile and market conditions. If you have any questions or wish to discuss these changes, do not hesitate to reach out to our customer service team at [Customer Service Phone Number] or [Customer Service Email].

Thank you for being a valued customer. We appreciate your trust in us.

Sincerely,

[Your Name]
[Your Job Title]
[Company Name]