

Letter of Overdue Interest Rate Adjustment

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

Customer Service Department

[Credit Card Company Name]

[Company Address]

[City, State, Zip Code]

Subject: Request for Adjustment of Overdue Interest Rate

Dear Customer Service Team,

I hope this message finds you well. I am writing to formally request an adjustment to the interest rate applied to my credit card account due to overdue charges. My account number is [Account Number].

Due to [brief explanation of circumstances, e.g., unforeseen financial difficulties], I was unable to make timely payments, which has resulted in an increase in the interest rate on my account. I have since [mention any corrective actions taken, e.g., made payments, set up a payment plan], and I am committed to maintaining my account in good standing moving forward.

I kindly ask you to reconsider the current interest rate applied to my balance and adjust it to a reasonable rate, taking into account my recent efforts to rectify my account status.

Thank you for your time and consideration. I look forward to your positive response on this matter. Please feel free to reach out to me at [Your Phone Number] or [Your Email Address] should you require any further information.

Best regards,

[Your Name]