

## **Subject: Appeal for Overdue Interest Rate Adjustment**

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally appeal the recent increase in the interest rate on my personal loan with account number [Your Account Number].

Due to unforeseen circumstances, I have faced some financial difficulties which impacted my ability to make timely payments. I deeply value my relationship with [Lender's Institution Name] and have always strived to meet my obligations responsibly.

Given my history of timely payments prior to this situation and my efforts to remain in good standing, I kindly request a review of my account and an adjustment to the current interest rate applied to my loan.

Thank you for considering my appeal. I look forward to your favorable response.

Sincerely,  
[Your Name]  
[Your Address]  
[Your Email]  
[Your Phone Number]