

Request for Interest Rate Concession

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Bank's Name]

[Bank's Address]

[City, State, ZIP Code]

Dear [Bank Manager's Name],

I am writing to formally request a concession on the interest rate applied to my account [Account Number].

Due to [brief explanation of circumstances, e.g., unexpected financial hardship, recent job loss, etc.], I am finding it increasingly difficult to meet my financial obligations.

I kindly ask you to consider my request for a reduction in the interest rate to [proposed interest rate or terms] as a means to assist me during this challenging period. I believe this adjustment would greatly alleviate my financial burden.

Please find enclosed documents that support my request, including [list any attached documents: income statements, bills, etc.].

I appreciate your consideration of my request and look forward to your positive response. Thank you for your time and understanding.

Sincerely,

[Your Name]