

Letter of Proposal to Lower Interest Rate

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Recipient's Name]

[Recipient's Title]

[Company/Bank Name]

[Company Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I hope this letter finds you well. I am writing to formally propose a review of the current interest rate applied to my account with [Company/Bank Name]. Given my longstanding relationship with your institution and my consistent payment history, I believe that a reduction in the interest rate would be mutually beneficial.

Over the past [number of years] years, I have appreciated the services provided by [Company/Bank Name] and have always strived to meet my financial obligations promptly. However, with the recent changes in the economic landscape and competitive offers available in the market, a lower interest rate would significantly assist me in effectively managing my finances.

I kindly request a review of my account and consideration for a reduction in the interest rate to [proposed interest rate]%. I believe this adjustment will enable me to maintain my commitment to timely payments and strengthen my relationship with your institution.

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

Sincerely,

[Your Name]