

Request for Lower Credit Card Interest Rate

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Recipient's Name]

[Bank/Company Name]

[Bank/Company Address]

[City, State, ZIP Code]

Dear [Recipient's Name],

I hope this letter finds you well. I am writing to formally request a review of the interest rate on my credit card account [insert account number]. As a longstanding customer, I have consistently demonstrated responsible credit behavior and have been diligent in making my payments on time.

Over the years, I have witnessed fluctuations in my financial situation and have made significant efforts to enhance my credit score, which is currently [insert credit score]. I recently received offers from other financial institutions that provide lower interest rates, and I believe a reduction in my current rate would not only assist me in managing my finances more efficiently but also encourage my continued loyalty to your institution.

I kindly ask you to consider my request for a lower interest rate of [insert desired rate] on my account, given my repayment history and dedication to maintaining my account in good standing. I appreciate your attention to this matter and look forward to your favorable response.

Thank you for your time and consideration.

Sincerely,

[Your Name]