

Request for Interest Rate Reduction

[Your Name]
[Your Address]
[City, State, Zip]
[Email Address]
[Phone Number]
[Date]

[Lender's Name]
[Lender's Address]
[City, State, Zip]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a review of the interest rate currently applied to my existing debt account number [Account Number]. As a loyal customer, I have always valued my relationship with your institution and appreciate the services you provide.

Given the recent developments in the financial market, I have noticed that interest rates have significantly decreased. Consequently, I would like to discuss the possibility of lowering my interest rate to better reflect the current market conditions. A reduction in my interest rate would greatly assist me in managing my finances more effectively and allow me to continue meeting my repayment obligations.

I am confident that with this adjustment, I can ensure timely payments while maintaining my commitment as a responsible borrower.

Thank you for your attention to this matter. I look forward to your prompt response and hope we can discuss this further.

Sincerely,

[Your Name]