

Credit Card Balance Transfer Terms

Date: [Insert Date]

Dear [Customer Name],

Thank you for choosing to transfer your balance to your [Bank Name] credit card. Below are the terms related to your balance transfer:

Balance Transfer Details

- **Balance Transfer Amount:** \$[Amount]
- **Transfer Fee:** \$[Fee] or [Percentage]% of the transfer amount
- **Promotional APR:** [Percentage]% for [Number of Months] months
- **Regular APR:** [Percentage]% after the promotional period

Terms and Conditions

This balance transfer offer is valid until [Expiration Date]. Please ensure that your payment is posted within this timeframe to take advantage of the promotional rate. Late payments may result in a higher interest rate.

If you have any questions, feel free to contact our customer service at [Customer Service Phone Number] or [Email Address].

Best regards,

[Your Name]
[Your Position]
[Bank Name]