

Request for Lower Credit Card Interest Rate

Dear [Credit Card Company Name],

I hope this message finds you well. I am writing to formally request a review of my current interest rate on my credit card (Account Number: [Your Account Number]).

As a loyal customer for [number of years] years, I have consistently made my payments on time and have maintained a good credit score. Currently, my interest rate is [current interest rate]%, which has become a financial burden for me.

Given my positive payment history and my commitment to your services, I kindly ask you to consider reducing my interest rate. I have conducted some research and found lower rates offered by competing companies, and I would like to continue my relationship with [Credit Card Company Name].

Thank you for your consideration. I appreciate your attention to my request and look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Email Address]

[Your Phone Number]