

Request for Credit Card Interest Rate Reduction

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Credit Card Issuer's Name]

[Customer Service Address]

[City, State, Zip Code]

Dear Customer Service Team,

I hope this message finds you well. I am writing to formally request a reduction in the interest rate on my credit card account ([Insert Account Number]).

As a loyal customer for [X years/months], I have consistently made my payments on time and have maintained a good credit standing. Given my positive payment history and my current financial situation, I kindly ask you to consider my request for a lower interest rate.

I have done some research and noticed that other credit card companies are offering lower rates, and I would like to remain a valued customer of [Credit Card Issuer's Name].

If necessary, I would be willing to discuss this matter over the phone or provide any additional information that can assist in your decision.

Thank you for considering my request. I look forward to a favorable response.

Sincerely,

[Your Name]