

Inquiry for Credit Card Interest Rate Reassessment

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

Customer Service Department

[Bank Name]

[Bank Address]

[City, State, Zip Code]

Dear Customer Service Team,

I hope this message finds you well. I am writing to formally request a reassessment of the interest rate on my credit card account, [insert your account number], which I have held with [Bank Name] since [insert the date you opened the account].

Given my consistent payment history and my current financial situation, I believe a reassessment could lead to a lower interest rate on my account. I have been a loyal customer and have worked hard to maintain a good credit score.

Thank you for considering my request. I would appreciate any information regarding your policies on interest rate reassessment and look forward to your prompt response.

Sincerely,

[Your Name]