

Request for Competitive Interest Rate Adjustment

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

To Whom It May Concern,

I am writing to formally request a review of my current credit card interest rate associated with my account [Account Number]. As a loyal customer of [Credit Card Company Name] since [Year], I have maintained my account in good standing and consistently made timely payments.

In recent months, I have noticed that competitive rates in the market have changed significantly, with several institutions offering lower interest rates for consumers with similar credit profiles. Given my positive payment history and the current competitive landscape, I kindly request that you consider adjusting my interest rate to align more closely with these market rates.

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

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]