

Proposal for Lower APR on Credit Card

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Credit Card Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Credit Card Company Representative's Name],

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

As a long-time customer, I have consistently made timely payments and have maintained a good credit history with your company. I have observed that the interest rates you offer have become more competitive, and I would appreciate it if you could review my account and consider adjusting my APR accordingly.

A lower APR would greatly assist me in managing my finances and making the most of my credit card usage. I would be grateful if you could take the time to evaluate my request and provide a favorable response.

Thank you for your attention to this matter. I look forward to your reply.

Sincerely,

[Your Name]