

Request to Modify Credit Card Interest Rate

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Card Issuer's Name]

[Issuer's Address]

[City, State, Zip Code]

Dear [Credit Card Issuer's Customer Service Team],

I am writing to formally request a review and possible modification of the interest rate on my credit card account ([Your Account Number]). I have been a loyal customer since [Year], and I have consistently made my payments on time. My current interest rate is [Current Interest Rate]%, and I believe it would be beneficial for both parties if we could discuss the possibility of reducing this rate.

Due to [brief explanation of your reasons, such as recent financial changes, loyalty, or competitive offers], I would greatly appreciate your consideration of my request. I have been monitoring rates and have found that it is common for loyal customers to receive lower interest rates, and I hope to be considered for such an adjustment.

Thank you for your time and attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]