

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Card Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Customer Service Manager's Name],

I hope this message finds you well. I am writing to formally request the cancellation of a late fee that was applied to my account [Account Number] on [Date of Late Fee].

Due to [brief explanation of the reason for the late payment, e.g., unexpected financial trouble, illness, etc.], I was unable to make the payment on time. I have been a loyal customer for [duration], and this is the first instance of late payment on my account.

Given my history with [Credit Card Company Name], I kindly request that you reconsider the assessment of this late fee. I am committed to maintaining my payments on time moving forward and would greatly appreciate your understanding in this matter.

Thank you for your attention to this request. I look forward to your prompt response.

Sincerely,

[Your Name]