Letter for Credit Card Late Fee Reversal

Date: [Insert Date]

Customer Service Department [Credit Card Company Name] [Company Address Line 1] [Company Address Line 2] [City, State, Zip Code]

Dear Customer Service Team,

I am writing to formally request the reversal of a late fee that was charged to my account ([Insert Account Number]) on [Insert Date of Charge]. I understand that this fee was applied due to a missed payment; however, I would like to explain the circumstances surrounding this situation.

[Briefly explain the reason for the late payment, e.g., unexpected medical expenses, out-of-town travel, etc. Briefly mention any history of timely payments, if applicable.]

As a loyal customer with a consistent record of timely payments, I would greatly appreciate your consideration in waiving this late fee as a one-time courtesy. This would uphold my solid relationship with [Credit Card Company Name].

Thank you for taking the time to consider my request. I look forward to your positive response.

Sincerely,

[Your Name]

[Your Address Line 1]

[Your Address Line 2]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]