

Debt Forgiveness Request Letter

Your Name

Your Address

City, State, Zip Code

Email Address

Phone Number

Date

Customer Service Department

Credit Card Company Name

Company Address

City, State, Zip Code

Dear Customer Service Team,

I am writing to formally request forgiveness of my credit card debt associated with account number **XXXX-XXXX-XXXX-1234**. Due to unforeseen circumstances, including **[briefly explain your situation, e.g., job loss, medical issues]**, I am currently facing financial hardship.

I have been a loyal customer since **[year]** and have always made consistent payments until my situation changed. I am hopeful that you can review my account and consider my request for debt forgiveness or a settlement.

Thank you for your understanding and support during this difficult time. I appreciate your attention to this matter, and I look forward to your prompt response.

Sincerely,

Your Name