

Subject: Request for Credit Card Annual Fee Reversal

Dear [Bank's Customer Service/Specific Person's Name],

I hope this message finds you well. I am writing to formally request a reversal of the annual fee charged to my credit card account [Your Credit Card Number] on [Date of Charge].

As a long-standing customer [or state your relationship with the bank, e.g., "I have been a loyal customer for over X years"], I have maintained a good payment history and have always fulfilled my obligations in a timely manner. Unfortunately, I was not made aware of the annual fee at the time of renewal, and I believe my record justifies a reconsideration of this charge.

I kindly ask for your assistance in reviewing my account and reversing the annual fee. Thank you for considering my request.

I look forward to your prompt response.

Sincerely,

[Your Full Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]