Date: [Insert Date]

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]

[Bank/Company Name] [Bank/Company Address] [City, State, Zip Code]

Dear [Recipient's Name],

I am writing to formally request a delay in the payment of my credit card bill for the month of [Insert Month/Year]. The reason for this request is [briefly explain your situation, e.g., unexpected financial hardship, medical emergency, etc.].

My credit card number is [last four digits of the card]. I have a history of timely payments and have always valued my relationship with [Bank/Company Name]. I kindly ask for your understanding and support during this challenging time.

Thank you for considering my request. I hope to hear from you soon.

Sincerely,

[Your Name]