

Credit Card Co-Signing Terms Agreement

Date: [Insert Date]

To: [Insert Co-Signee's Name]

From: [Insert Your Name]

Dear [Co-Signee's Name],

Thank you for agreeing to co-sign on my credit card application. This letter serves to outline our mutual understanding of the responsibilities and obligations associated with this arrangement.

Terms of Agreement

- **Credit Limit:** [Insert credit limit]
- **Monthly Payments:** Payments will be made on or before the due date to avoid penalties.
- **Impact on Credit Score:** Both our credit scores may be affected by the account activity.
- **Responsibility for Debt:** If I fail to make payments, you will be responsible for the outstanding debt.
- **Account Access:** You have the right to review account statements and transactions.

If you agree to these terms, please sign and return a copy of this letter. Thank you for your support and trust.

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

Co-Signee's Agreement:

Signature

[Co-Signee's Name]

[Co-Signee's Address]