

# Important Notice: Change in Your Credit Card Interest Rate

Dear [Cardholder Name],

We are writing to inform you of an important change to your credit card account. Effective [Effective Date], the interest rate on your credit card will change to [New Interest Rate] Annual Percentage Rate (APR).

This change is due to [Reason for Rate Change, e.g., a review of market conditions, changes in your credit profile, etc.]. We encourage you to review your account and consider your options.

If you have any questions or concerns about this change, please do not hesitate to contact our customer service team at [Customer Service Phone Number] or visit our website at [Website URL].

Thank you for being a valued customer.

Sincerely,  
[Your Company Name]