

Notification of Credit Card Terms Revision

Dear [Customer's Name],

We hope this message finds you well. We are writing to inform you about an important update regarding your credit card account with us.

Effective [Effective Date], we will be revising the terms and conditions associated with your credit card. The key changes include:

- New Annual Percentage Rate (APR): [New APR]
- Change in Late Payment Fee: [New Fee]
- Modification in Reward Points System: [Details]

For more detailed information on these changes, please visit our website at [Website URL] or contact our customer service at [Customer Service Number].

We appreciate your understanding and continue to value you as our customer.

Sincerely,

[Your Company Name]

[Your Company Address]

[Your Company Contact Information]