

# Request for Explanation on Credit Card Interest-Free Eligibility

Date: [Insert Date]

To Whom It May Concern,

I am writing to request clarification regarding my eligibility for the interest-free credit option associated with my credit card account [Insert Account Number].

As a responsible cardholder, I have maintained timely payments and a healthy credit utilization ratio. However, I would like to understand the specific criteria that are considered for the interest-free eligibility, as I want to ensure I meet all requirements moving forward.

Thank you for your assistance in this matter. I look forward to your prompt response.

Sincerely,

[Your Full Name]

[Your Address]

[Your Contact Number]

[Your Email Address]