

Credit Card Application Decline

Date: [Insert Date]

Applicant Name: [Insert Applicant's Name]

Applicant Address: [Insert Applicant's Address]

Dear [Applicant's Name],

Thank you for your recent application for a credit card with [Bank/Company Name]. We appreciate your interest in our financial services.

After reviewing your application, we regret to inform you that we are unable to approve your request for a credit card at this time. This decision was based on a review of your credit history, which does not meet our lending criteria.

We understand that this news may be disappointing. If you would like to receive more information about the specific reasons for this decision, please feel free to contact us at [Customer Service Phone Number] or [Customer Service Email].

We encourage you to review your credit report for any inaccuracies and to work on improving your credit history. We hope that you will consider applying for a credit card with us in the future.

Thank you for your understanding.

Sincerely,

[Your Name]

[Your Title]

[Bank/Company Name]

[Contact Information]