

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Date]

[Recipient's Name]

[Bank/Institution Name]

[Bank Address]

[City, State, Zip Code]

Subject: Credit Card Application Decline

Dear [Recipient's Name],

We appreciate your interest in applying for a credit card with [Bank/Institution Name]. After careful review of your application, we regret to inform you that we are unable to approve your request at this time.

The primary reason for this decision is our policy regarding recent bankruptcies. Our records indicate that you have experienced a bankruptcy within the last [specific time frame, e.g., two years], and our guidelines restrict the approval of credit cards for applicants in such circumstances.

We recommend that you take steps towards rebuilding your credit and consider reapplying in the future once your financial situation has improved. If you have any questions or would like to discuss this decision, please do not hesitate to contact us at [contact number] or [email address].

Thank you for considering [Bank/Institution Name]. We wish you all the best in your financial endeavors.

Sincerely,

[Your Name]

[Your Title]

[Bank/Institution Name]