

Dear [Applicant's Name],

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

After careful review of your application, we regret to inform you that we are unable to approve your credit card request at this time. The reason for this decision is that your current debt-to-income ratio exceeds our acceptable limit.

We encourage you to review your financial situation and consider making adjustments that may improve your debt-to-income ratio. You are welcome to reapply in the future once your financial circumstances have changed.

If you have any questions or would like further information, please do not hesitate to contact our customer service team at [Customer Service Phone Number] or [Customer Service Email].

Thank you for considering [Company Name]. We wish you the best in your financial endeavors.

Sincerely,
[Your Name]
[Your Position]
[Company Name]