

Credit Card Application Decline Notification

Dear [Applicant's Name],

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

After careful consideration, we regret to inform you that we are unable to approve your application at this time. The decision was based on our review of your credit report, which indicates multiple recent credit inquiries.

Multiple inquiries can suggest a higher risk to lenders, leading to this decision. We encourage you to review your credit profile and consider limiting future credit applications to improve your chances in the future.

If you have any questions regarding this decision or if you would like to discuss your credit report further, please feel free to contact our customer service team at [Customer Service Phone Number] or [Email Address].

Thank you for understanding, and we wish you the best in your financial endeavors.

Sincerely,

[Your Name]

[Your Title]

[Bank Name]

[Contact Information]