

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 financial products.

After careful consideration, we regret to inform you that we are unable to approve your application at this time. Our decision is based on the inactivity of your existing credit accounts, which is a key factor in our credit assessment process.

If you would like to discuss your credit report or explore options to improve your credit standing, please do not hesitate to contact our customer service team at [Customer Service Phone Number] or email us at [Customer Service Email].

We encourage you to apply again in the future once your credit accounts are more active.

Thank you for understanding.

Sincerely,

[Your Name]

[Your Position]

[Bank Name]

[Bank Address]

[Contact Information]