

Application for Longer Grace Period on Credit Card

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Card Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Credit Card Company],

I hope this message finds you well. I am writing to formally request an extension of the grace period on my credit card account [account number]. Due to [brief explanation of your circumstances, e.g., unexpected expenses, temporary job loss], I am finding it challenging to make my payments on time.

Given my history as a responsible cardholder and my commitment to maintaining good standing, I kindly ask if you could grant me a longer grace period to ease my financial burden during this time.

Thank you for considering my request. I appreciate your understanding and support. I look forward to your positive response.

Sincerely,

[Your Name]