# **Credit Card Loan Eligibility Details**

Date: [Insert Date]

Dear [Recipient's Name],

We are pleased to inform you about the eligibility criteria for obtaining a loan against your credit card with [Bank/Organization Name]. Please find the details below:

## **Eligibility Criteria**

- Must be a holder of a valid credit card with [Bank/Organization Name].
- Minimum credit card limit of \$[XX] required.
- At least [X months] of continuous credit card account history.
- Monthly income should be at least \$[XX].
- No recent defaults or delinquencies on your credit report.

#### Loan Amount

The maximum loan amount eligible is up to [X%] of your available credit limit.

## **Interest Rate**

The applicable interest rate will be [X%] per annum.

## **Documentation Required**

- Proof of income (salary slips, bank statements).
- Identification proof (Aadhar, Passport, etc.).
- Credit card statement of the last [3 months].

If you meet the above criteria and would like to proceed with the application, please feel free to contact us at [Contact Information].

Thank you for choosing [Bank/Organization Name].

Sincerely,

[Your Name]

[Your Position]

[Bank/Organization Name]

[Contact Information]