

# Request for Reduced Credit Card Interest Rate

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Bank Name]

[Bank Address]

[City, State, Zip Code]

Dear [Customer Service Manager's Name],

I hope this message finds you well. I am writing to formally request a reduction in the interest rate on my credit card account with your bank. My account number is [Your Account Number].

Due to [briefly explain your situation, e.g., financial difficulties, loyalty as a customer, timely payments], I believe that a lower interest rate would help me manage my payments more effectively.

I have been a loyal customer since [Year] and have consistently made my payments on time. Given these considerations, I kindly ask you to review my request for a reduced interest rate.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]