Request for Reduced Loan Interest Rate

Date: [Insert Date]

To,
[Loan Officer's Name]
[Bank/Financial Institution Name]
[Branch Address]

Dear [Loan Officer's Name],

I hope this message finds you well. I am writing to formally request a review of my current loan interest rate for my account, [Your Loan Account Number]. I have been a loyal customer of [Bank/Financial Institution Name] for [Duration of Time] and have consistently made my payments on time.

Due to [briefly explain any financial hardship, changes in circumstances, or market conditions], I am seeking a reduction in my interest rate to help ease my financial burden.

I would greatly appreciate your consideration of my request and would be happy to provide any further documentation or information needed to support my application.

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

Sincerely,
[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]