

[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

[Recipient's Name]
[Bank/Financial Institution Name]
[Institution's Address]
[City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to formally request a review of the interest rate applied to my margin account [Account Number]. Given my history with [Bank/Financial Institution Name] and my current financial standing, I believe there is a valid case for a reduction in the interest rate.

I appreciate your time and consideration regarding this matter. I look forward to your positive response.

Thank you for your attention.

Sincerely,
[Your Name]