

Name of Consumer  
Address of Consumer  
City, State, Zip Code

DATE

Customer Service Department  
Name of Credit Card Company  
Address of Credit Card Company

RE: Requesting a lower interest rate on card number NUMBER

Dear Sir/Madam:

I have been a card holder with your company for the past 10 years and have always made my payments on time. However, I am formally requesting that you lower the interest amount on my account.

I am currently paying PERCENT OF INTEREST and know that other credit card companies charge a much lower rate. I would like to stay with your company, but it may not be in my best financial interest. I could transfer my account to a company that has a lower interest rate. Some of the other offers I have received are:

Name of Company at Interest Rate  
Name of Company at Interest Rate

I would also like you to consider reducing or removing the fee I pay each year to renew my card. Several of the offers I have received require no annual fee.

As you can see from my record, I have always made payments on time and was never required to pay late fees. I have also never spent more than my credit limit. These are the reasons I am requesting you to lower my interest rate and remove or reduce my renewal fee.

If my request does not receive a favorable reply, I will need to cancel my credit card with your company and change to a company that gives me better terms. I would like a representative of your company to call me at 555-123-4567 or contact me by email at Name@email.com to notify me of your decision about lowering my interest rate and eliminating my annual fee.

I would appreciate your prompt attention to my requests. Thank you for attending to this matter.

Sincerely,

Signature of Consumer  
Printed Name of Consumer