

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

[Date]

[Bank Name]
[Credit Card Department Address]
[City, State, Zip Code]

Subject: Request to Downgrade Credit Card Account - [Last 4 Digits of Card Number]

Dear Customer Service Team,

I am writing to formally request a product change for my [Current Card Name] account, ending in [Last 4 Digits].

After reviewing my spending habits and the current annual fee, I would like to downgrade my account to the [Name of Target Lower-Tier or No-Fee Card].

I would like to keep this account open to preserve my credit history and current credit limit. Please ensure that this transition does not result in a hard inquiry on my credit report and that any rewards or points currently earned are transferred to the new card product.

Please confirm once the downgrade has been processed and let me know when I can expect to receive the new card. If there are any prorated refunds available for my current annual fee, please apply them to my balance.

Thank you for your assistance with this matter.

Sincerely,

[Your Signature]

[Your Printed Name]