

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Regarding Your Credit Card Application

Dear [Applicant Name],

Thank you for your recent application for the [Name of Credit Card]. We appreciate your interest in our financial services.

After carefully reviewing your application and your credit profile, we regret to inform you that we are unable to approve your request at this time. Our decision was based on the following reason(s):

- [Reason 1, e.g., Insufficient credit history]
- [Reason 2, e.g., Debt-to-income ratio too high]
- [Reason 3, e.g., Recent delinquencies on other accounts]

Our credit decision was based, in whole or in part, on information obtained in a report from the consumer reporting agency listed below:

[Credit Bureau Name]

[Credit Bureau Address]

[Credit Bureau Phone Number]

Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your credit report from this agency if you request it within 60 days of receiving this notice. You also have the right to dispute the accuracy or completeness of any information in the report.

Please note that the reporting agency played no part in our decision and is unable to supply specific reasons why your application was denied.

Thank you for your time and interest. We wish you the best in your future financial endeavors.

Sincerely,

[Name of Representative/Department]

[Name of Financial Institution]