

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Decision Regarding Your Credit Card Application

Dear [Applicant Name],

Thank you for your recent application for the [Name of Credit Card].

Status: [Approved / Declined]

[If Approved]: We are pleased to inform you that your application has been approved with a credit limit of \$[Amount]. Your physical card and cardholder agreement will arrive via mail within [Number] business days.

[If Declined]: After carefully reviewing your application and 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]
- [Reason 2]

Notice Regarding Your Credit Report

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

[Credit Bureau Name]

[Credit Bureau Address]

[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. You also have the right to dispute the accuracy or completeness of any information in the report.

Sincerely,

[Bank/Company Name]

[Department Name]

[Contact Information]