

[Your Company Name]
[Department Name]
[Address Line 1]
[City, State, Zip Code]

[Date]

[Applicant Name]
[Applicant Address]
[City, State, Zip Code]

Subject: Update Regarding Your Credit Card Application

Dear [Applicant Name],

Thank you for applying for the [Credit Card Name]. We appreciate your interest in our financial products.

We are writing to inform you that we require additional time to process your application. Currently, your application is under review by our underwriting department. This delay is due to [Option 1: a high volume of applications / Option 2: the need for further verification of your information].

We expect to provide you with a final decision within [Number] business days. No action is required from you at this time. However, if we need any further documentation, a representative will contact you directly.

You can check the status of your application at any time by visiting our website at [Website URL] or by calling our customer service line at [Phone Number].

Thank you for your patience and for choosing [Your Company Name].

Sincerely,

[Your Name/Signature]
[Your Title]
[Your Company Name]