

[Date]

[Customer Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

Subject: Final Decision Regarding Auto Loan Interest Rate Reduction Request

Dear [Customer Name],

Thank you for contacting [Financial Institution Name] regarding your request for a reduction in the interest rate for your auto loan, account number [Account Number].

After a thorough review of your account history, current market conditions, and credit profile, we have reached a final decision regarding your request.

Decision: [Approved / Denied]

[If Approved]:

We are pleased to inform you that your request has been approved. Your new interest rate will be [New Rate]%, effective [Effective Date]. This change will result in a new monthly payment of \$[Amount], starting on [Payment Date]. You will receive an updated loan agreement shortly which must be signed and returned to finalize these terms.

[If Denied]:

We regret to inform you that we are unable to lower your interest rate at this time. This decision was based on [Reason: e.g., current credit score, loan-to-value ratio, or internal policy]. Although we cannot offer a reduction today, we encourage you to continue making your scheduled payments on time, and we would be happy to review your account again in the future.

If you have any questions regarding this decision, please contact our customer service department at [Phone Number] or visit us at [Website].

Sincerely,

[Name of Representative]
[Title]
[Financial Institution Name]