

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Regarding your request for an interest rate reduction for account ending in [Last 4 Digits of Account Number]

Dear [Customer Name],

Thank you for contacting us to request a reduction of the Annual Percentage Rate (APR) on your credit card account. We have carefully reviewed your request and your account history.

At this time, we are unable to grant your request for a lower interest rate. Our decision was based on the following reason(s):

- [Reason 1: e.g., Your current rate is the lowest offered for your specific card type.]
- [Reason 2: e.g., Recent payment history or credit score changes.]
- [Reason 3: e.g., The account has been open for less than the required timeframe for a review.]

Please note that your current terms and conditions remain in effect. This decision does not impact your ability to use your credit card or your current credit limit.

We value your business and encourage you to maintain your account in good standing. We may be able to re-evaluate your account for a rate reduction in the future.

If you have any questions regarding this letter, please contact our Customer Service department at [Phone Number] or visit our website at [Website URL].

Sincerely,

[Sender Name/Department]

[Financial Institution Name]