

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

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

RE: Late Fee Reversal Request for Account Number: [Your Account Number]

Dear Customer Service Department,

I am writing to formally request a waiver and reversal of the late fee charged to my auto loan account on [Date Fee Was Charged] in the amount of \$[Amount].

The payment was delayed due to [Briefly state reason: e.g., a technical error with the online portal / an unexpected medical emergency / a temporary banking issue]. This was an isolated incident, and as my payment history shows, I consistently make my monthly payments on time.

I have already submitted the full payment for the current month. I kindly ask that you consider my long-standing relationship with your institution and remove this late fee as a one-time courtesy.

Please let me know if this request is approved or if you require any additional documentation regarding the circumstances of the delay.

Thank you for your time and consideration.

Sincerely,

[Your Signature]

[Your Printed Name]