

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Credit Card Issuer Name]
[Billing Department Address]
[City, State, Zip Code]

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

Dear Customer Service Team,

I am writing to formally request a reversal of the late payment fee of \$[Amount] charged to my account on [Date].

The payment was missed due to [briefly state reason, e.g., a technical error with my autopay / an unexpected family emergency / travel]. As soon as I realized the oversight, I submitted a payment for the full balance on [Date].

I have been a loyal customer since [Year] and have consistently maintained an on-time payment history. I value my credit standing and hope that you can grant a one-time courtesy waiver of this fee given my history with your institution.

Thank you for your time and for considering my request. I look forward to your positive response.

Sincerely,

[Your Signature]

[Your Printed Name]