

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

[Date]

[Bank or Lender Name]
[Loan Department Address]
[City, State, Zip Code]

Subject: Request for Reversal of Late Payment Penalty - Account #[Your Loan Account Number]

Dear Customer Service Department,

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

The payment was delayed due to [Briefly state reason, e.g., an unexpected medical emergency / a technical glitch with my bank transfer / an oversight while traveling].

I have consistently made my loan payments on time in the past, as my payment history reflects. I have already submitted the late payment in full, including the principal and interest, as of [Date].

Given my history as a loyal customer, I kindly ask that you waive this one-time penalty as a gesture of goodwill. I have taken steps to ensure that all future payments are automated to prevent this from happening again.

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

Sincerely,

[Your Signature]

[Your Printed Name]