

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

[Date]

[Bank Name]  
[Customer Service Department]  
[Bank Address]  
[City, State, Zip Code]

**Subject: Request for Waiver of Late Fee - Account Number: [Your Credit Card Number]**

Dear Customer Service Team,

I am writing to you regarding a missed minimum payment on my credit card account, which was due on [Due Date].

The missed payment was due to [briefly state reason, e.g., an oversight while traveling / a technical issue with my external bank transfer]. As soon as I realized the error, I made a payment of [Amount] on [Date] to bring the account current.

I value my long-standing relationship with [Bank Name]. I have been a loyal customer since [Year] and have consistently maintained an excellent payment history. Given this track record, I respectfully request that you waive the late payment fee and ensure that this isolated incident is not reported to the credit bureaus.

I have already taken steps to prevent this from happening again, including setting up automatic minimum payments. I hope that you can grant this one-time courtesy based on our positive banking relationship.

Thank you for your time and for your continued support.

Sincerely,

[Your Signature]

[Your Printed Name]