

[Company Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]
[Date]

[Customer Name]
[Customer Address Line 1]
[Customer Address Line 2]

Subject: Notification of Regulatory Interest Rate Ceiling Adjustment

Dear [Customer Name],

This letter serves as formal notification regarding a change in the maximum allowable interest rate applicable to your account(s) with [Company Name].

Due to recent updates in [Name of Regulatory Body or Law], a new interest rate ceiling has been established. Effective [Effective Date], the maximum interest rate permitted for your [Account Type/Loan Type] will be [Percentage]% per annum.

Impact on your account:

- Current Interest Rate: [Current Rate]%
- New Interest Rate (if applicable): [New Rate]%
- Effective Date of Change: [Date]

Please note that if your current interest rate is already below the new regulatory ceiling, your rate may remain unchanged. This adjustment ensures our continued compliance with national and local financial regulations designed to protect consumers.

No action is required from you at this time. However, if you have any questions regarding how this regulatory ceiling affects your specific account, please contact our customer service department at [Phone Number] or visit [Website].

Thank you for your continued business.

Sincerely,

[Authorized Signature]
[Name of Sender]
[Title/Department]
[Company Name]