

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

[Date]

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

**Subject: Formal Grievance Regarding Unequal Credit Limit Assignment**

Dear Customer Service Manager,

I am writing to formally lodge a grievance regarding the credit limit assigned to my account (Account Number: [Your Account Number]).

Recently, it has come to my attention that my assigned credit limit of \$[Your Limit] is significantly lower than those granted to other cardholders with comparable or lower financial profiles, credit scores, and income levels. Based on my current credit score of [Your Credit Score] and an annual income of \$[Your Income], the current limit does not appear to reflect my creditworthiness or my history as a loyal customer.

I request a formal review of the criteria used to determine my credit limit. Specifically, I am seeking an explanation as to why my limit is inconsistent with market standards and the limits provided to peers in similar financial standing. I am also requesting a manual reconsideration of my account for a limit increase to \$[Requested Amount] to ensure fair treatment.

Attached are [List any documents, e.g., recent pay stubs or credit reports] to support this request. I look forward to a written response regarding the outcome of this review within [Number of Days, e.g., 10] business days.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]