

Current Date: [Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Account Number: [Account Number]

Dear [Customer Name],

Thank you for your recent request to increase the credit limit on your account. After carefully reviewing your account status and payment history, we are unable to approve your request at this time.

Our decision was based on the following reason(s):

- Your account is currently in a delinquent status.
- Inconsistent payment history over the past [Number] months.

We value your business and would like to help you bring your account back into good standing. Once the past-due balance is resolved and a consistent on-time payment history is established, we would be happy to re-evaluate your account for a credit limit increase in the future.

If you have any questions regarding your account balance or would like to discuss payment options, please contact our Collections Department at [Phone Number] between the hours of [Operating Hours].

Sincerely,

[Your Name/Department Name]

[Company Name]