

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Regarding your credit card application

Dear [Applicant Name],

Thank you for your interest in the [Credit Card Name]. We have carefully reviewed your application, and we regret to inform you that we are unable to approve your request at this time.

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

- [Reason 1: e.g., Insufficient credit history]
- [Reason 2: e.g., Debt-to-income ratio]
- [Reason 3: e.g., Credit score below required threshold]

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below:

[Credit Bureau Name]

[Address]

[Phone Number]

Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your credit report from this agency if you request it within 60 days of receiving this notice. You also have the right to dispute the accuracy or completeness of any information in the report.

Thank you for choosing [Bank/Company Name]. We appreciate your interest and encourage you to apply again in the future should your financial circumstances change.

Sincerely,

[Sender Name/Department]

[Bank/Company Name]