

[Bank or Lending Institution Name]

[Street Address]

[City, State, Zip Code]

[Phone Number]

[Website]

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Exclusive Pre-Approved Personal Loan Offer for [Customer Name]

Dear [Customer Name],

Based on your excellent relationship with [Bank Name], we are pleased to inform you that you have been pre-approved for a personal loan of up to **[\$Loan Amount]**.

Whether you are looking to consolidate debt, renovate your home, or cover unexpected expenses, this offer provides you with immediate access to funds with the following benefits:

- **Interest Rate:** [Rate]% Fixed APR
- **Loan Term:** [Number] Months
- **Monthly Payment:** \$[Amount]
- **Processing Fee:** [Amount/Percentage]
- **No Collateral Required**

How to claim your funds:

1. Visit our website at [URL] and log in to your account.
2. Enter your unique offer code: **[Offer Code]**.
3. Review and sign the digital agreement.

The funds will be deposited directly into your account within [Number] business days of completion.

This exclusive offer is valid until [Expiration Date]. If you have any questions, please contact our dedicated loan department at [Phone Number].

Sincerely,

[Sender Name]

[Title]

[Bank Name]

Disclaimer: Pre-approval is based on initial credit information. Final approval is subject to verification of income and continued creditworthiness. Terms and conditions apply.