

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Subject: Approval of Unsecured Revolving Personal Loan

Dear [Borrower Name],

We are pleased to inform you that your application for an unsecured revolving personal loan has been approved. Below are the details and terms of your credit facility:

- **Account Number:** [Account Number]
- **Credit Limit:** \$[Amount]
- **Interest Rate:** [Percentage]% (Variable/Fixed)
- **Repayment Term:** Revolving (Monthly minimum payment required)
- **Late Payment Fee:** \$[Amount]

This is an unsecured line of credit, meaning no collateral is required. You may draw funds up to your approved limit at any time. As you repay the principal balance, those funds will become available for use again.

To activate your account, please sign and return the enclosed Loan Agreement by [Date]. Once received, you will be able to access your funds via [online banking/mobile app/check].

If you have any questions regarding your new account, please contact our customer service department at [Phone Number].

Sincerely,

[Name of Representative]

[Title]

[Financial Institution Name]