

[Date]

Dear [Cardholder Name],

Introducing the [Card Name] Exclusive Referral Program

As a valued [Card Name] member, you already enjoy premium travel benefits, concierge services, and industry-leading rewards. Now, we are pleased to invite you to share these privileges with your inner circle.

The Offer:

- **For You:** Earn [Bonus Amount/Points] for every friend or family member who is approved for the [Card Name] using your unique link.
- **For Them:** Your referrals will receive a special welcome offer of [Intro Bonus Amount] after meeting the initial spending requirement.

How to Participate:

1. Log in to your account via our mobile app or website.
2. Navigate to the "Refer a Friend" section to generate your unique referral link.
3. Share your link via email, text, or social media.

You can earn up to [Annual Cap Amount] in referral bonuses per calendar year. It is our way of saying thank you for being a part of our most prestigious tier of membership.

For full terms and conditions, please visit: [Link to Terms]

Sincerely,

[Sender Name]

[Title]

[Financial Institution Name]