

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Credit Card Company Name]
[Billing Inquiry Department]
[Address]
[City, State, Zip Code]

Re: Request for Annual Percentage Rate (APR) Modification

Account Number: [Your Full Account Number]

Dear Customer Service Department,

I am writing to formally request a reduction in the Annual Percentage Rate (APR) currently applied to my [Credit Card Name] account. My current APR is [Current APR]%, and I would like to request that it be lowered to [Requested APR]%.

I have been a loyal customer since [Year you opened the account]. During this time, I have maintained a positive relationship with your institution by [mention positive habits, e.g., making all payments on time / paying more than the minimum balance].

I have recently received competitive offers from other financial institutions with significantly lower interest rates. However, I prefer to continue using my account with [Credit Card Company Name] if a more competitive rate can be applied to my balance.

Please review my account history and consider this request for a permanent or temporary interest rate reduction. I look forward to your written response regarding this modification within 30 days.

Thank you for your time and for your continued service.

Sincerely,

[Your Signature]

[Your Printed Name]