

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

[Date]

[Credit Card Company Name]
[Customer Service Department]
[Address]
[City, State, Zip Code]

Re: Request for APR Reduction on Account: [Your Account Number]

Dear Customer Service Department,

I am writing to request a reduction in the Annual Percentage Rate (APR) currently applied to my [Credit Card Name] account. I have been a loyal customer since [Year] and take pride in my history of on-time payments.

Recently, I have noticed that I am receiving offers from other financial institutions for credit cards with significantly lower interest rates. However, I would prefer to continue using my account with [Credit Card Company Name] rather than transferring my balance elsewhere.

Given my positive payment history and long-standing relationship with your company, I am asking if you can lower my current APR to [Requested Percentage]%. This adjustment would help me manage my finances more effectively while maintaining my loyalty to your brand.

Thank you for your time and for considering my request. I look forward to hearing from you regarding this matter. Please contact me at [Your Phone Number] if you need any additional information.

Sincerely,

[Your Signature]

[Your Printed Name]