

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

[Bank/Credit Card Issuer Name]
[Department Name, e.g., Credit Department]
[Address]
[City, State, Zip Code]

Subject: Request for Credit Limit Increase - Account ending in [Last 4 Digits of Card Number]

Dear Customer Service Department,

I am writing to formally request an increase in the credit limit for my [Card Name] account. My current credit limit is \$[Current Limit], and I would like to request an increase to a new limit of \$[Requested Limit].

I have been a loyal customer since [Year], and I have consistently maintained a strong payment history by paying my balances on time. I am requesting this increase because [Reason: e.g., my annual income has increased / I wish to improve my credit utilization ratio / I have upcoming travel expenses].

For your review, my current annual income is \$[Amount].

I would appreciate it if you could review my account for this increase. If a hard credit inquiry is required for this process, please notify me before proceeding.

Thank you for your time and for your continued service.

Sincerely,

[Your Signature]

[Your Printed Name]