

[Date]

[Customer Name]

[Address Line 1]

[City, State, Zip Code]

Subject: Exclusive Upgrade Offer for Account Ending in [Last 4 Digits]

Dear [Customer Name],

Because you are a valued customer, we are pleased to offer you an exclusive upgrade to the [New Card Name] credit card. This upgrade comes with a special introductory interest rate to help you save more on your upcoming purchases.

Your New Offer Includes:

- **0% Introductory APR** on new purchases for the first [Number] months.
- **No Annual Fee** for the first year.
- **Enhanced Rewards:** Earn [Percentage]% cash back on all eligible transactions.

After the introductory period, a variable APR of [Current APR]% to [Max APR]% will apply based on your creditworthiness.

How to Upgrade:

Accepting this offer is simple and will not impact your current credit score. To upgrade, please:

1. Log in to your account at [Website URL].
2. Navigate to the "Offers" tab.
3. Click "Confirm Upgrade" by [Expiration Date].

Your new card will arrive via mail within 7-10 business days after confirmation. Your existing balance and account history will transfer automatically.

Thank you for choosing [Bank/Company Name].

Sincerely,

[Sender Name]

[Title]

[Bank/Company Name]