

Date: [Date]

Subject: Exclusive Invitation: 0% Introductory APR for [Number] Months

Dear [Recipient Name],

Because of your excellent credit history, you have been pre-selected for the **[Card Name] Premium Visa**. This exclusive offer is designed to provide you with maximum financial flexibility and elite rewards.

Your Exclusive Benefits:

- **0% Introductory APR** on purchases and balance transfers for the first [Number] months.
- **Earn [Number] Bonus Points** after you spend \$[Amount] in the first 3 months.
- **[Percentage]% Cash Back** on all travel and dining expenses.
- **No Annual Fee** for the first year.

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

How to Claim Your Card:

To accept this invitation, please visit **[Website URL]** and enter your unique reservation code: **[Code Number]**. You can also apply by calling us at **[Phone Number]**.

This offer expires on [Expiration Date]. Don't miss the opportunity to take advantage of zero-interest financing on your upcoming purchases.

Sincerely,

[Name/Signature]

[Title]

[Bank/Company Name]

Disclosures: Subject to credit approval. Rates and terms are subject to change. Please refer to the Summary of Credit Terms for important information regarding rates, fees, and costs associated with the use of this card.