

[Date]

[Recipient Name]

[Address Line 1]

[City, State, Zip Code]

Dear [Recipient Name],

We recently reached out to you regarding an exclusive offer, and we noticed you haven't taken advantage of it yet. This is a follow-up reminder that you are pre-approved for the [Credit Card Name] with a special introductory rate.

Your Limited-Time Offer:

- **0% Introductory APR** on purchases for the first [Number] months.
- **0% Introductory APR** on balance transfers for the first [Number] months.
- **[\$Amount] Bonus Cash Back** after you spend **[\$Amount]** in the first 3 months.
- **\$0 Annual Fee.**

This offer is designed to help you save on interest while providing the financial flexibility you deserve. Whether you are planning a large purchase or looking to consolidate high-interest debt, now is the perfect time to switch.

How to Apply:

To secure this 0% rate, please apply by [Expiration Date] using one of the following methods:

- **Online:** Visit [Website URL] and enter your invitation code: [Code Number].
- **Phone:** Call us at [Phone Number].

Don't miss out on this opportunity to pay zero interest. We look forward to welcoming you as a cardmember.

Sincerely,

[Sender Name]

[Title]

[Bank/Company Name]

Disclaimer: Subject to credit approval. Terms and conditions apply. Variable APRs after the introductory period range from [Min]% to [Max]% based on creditworthiness.