

[Date]

[Customer Name]
[Street Address]
[City, State, Zip Code]

Dear [Customer Name],

Make Your Holidays Brighter with 0% Interest

The holiday season is a time for celebration, and we want to help you make the most of it. Whether you are shopping for the perfect gifts, planning a festive dinner, or booking a winter getaway, we have a special offer just for you.

Apply today for the [Card Name] and enjoy a **0% Introductory APR** on all new purchases for the first [Number] months.

This Holiday Offer Includes:

- **0% Intro APR** on purchases for [Number] months.
- **No Annual Fee** for the first year.
- **[Number] Bonus Points** when you spend \$[Amount] in the first 90 days.
- **Fraud Protection** for all your holiday shopping.

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

How to Apply:

Visit [Website URL] and enter your invitation code: [Code], or call us at [Phone Number].

Hurry! This holiday promotion expires on [Expiration Date].

Warmest wishes,

[Sender Name]
[Title]
[Bank/Company Name]

Disclaimer: Terms and conditions apply. Subject to credit approval. Please see the enclosed Summary of Credit Terms for important information about rates, fees, and costs.