

Date: [Current Date]

Subject: You are Pre-Approved: 0% Intro APR for [Number] Months

Dear [Customer Name],

Congratulations! Based on your credit history, you have been pre-approved for the [Name of Credit Card]. This exclusive offer is designed to help you save money on interest and manage your finances more effectively.

Your Pre-Approved Benefits:

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

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 offer, simply visit [**Website URL**] and enter your unique invitation code: [**Invitation Code**]. Alternatively, you can call us at [**Phone Number**].

This offer expires on [Expiration Date]. Don't miss out on the opportunity to pay zero interest for [Number] months.

Sincerely,

[Name of Sender]

[Title]

[Bank/Company Name]

Disclosures: This "pre-approved" offer is based on information in your credit report indicating that you meet certain criteria. This offer is subject to final verification of income and employment. Please see the enclosed Terms and Conditions for full details regarding rates, fees, and rewards programs.