

[Date]

[Customer Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

Subject: Welcome to Your New [Credit Card Name]

Dear [Customer Name],

Welcome! We are pleased to inform you that your application for the [Credit Card Name] has been approved. Your new card is enclosed with this letter.

As a new cardmember, you can now take advantage of your 0% introductory offer:

- **Introductory APR:** 0% fixed APR on purchases.
- **Duration:** Valid for the first [Number] months from the date of account opening.
- **Balance Transfers:** 0% APR for [Number] months on transfers made within the first [Number] days.

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

Next Steps:

1. **Activate Your Card:** Call [Phone Number] or visit [Website URL].
2. **Set Up Online Access:** Register your account at [Website URL] to manage payments and view statements.
3. **Download Our App:** Manage your account on the go by downloading the [Bank Name] app.

Please review the enclosed Cardmember Agreement for full details regarding your account terms and conditions.

Thank you for choosing [Bank Name]. We look forward to serving you.

Sincerely,

[Sender Name/Department]
[Bank Name]