

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Credit Card Issuer Name]
[Reconsideration Department]
[Mailing Address]
[City, State, Zip Code]

Subject: Reconsideration of Application for [Credit Card Name] - Application ID: [Application ID Number]

Dear Credit Card Review Team,

I am writing to formally request a reconsideration of my recent application for the [Name of Credit Card], which was declined due to reported insufficient income.

I believe that my initial application did not fully reflect my total financial capacity to manage this credit line. I would like to provide the following additional information regarding my household income and financial stability:

- **Additional Household Income:** [Mention if you have access to a spouse's income, partner's income, or other household funds used to pay expenses].
- **Other Income Sources:** [Mention bonuses, commissions, investment dividends, rental income, or government benefits].
- **Employment History:** [Briefly mention recent raises or job stability].
- **Low Debt-to-Income Ratio:** [Mention if your monthly expenses like rent/mortgage are significantly low].

I have attached copies of [List documents, e.g., recent pay stubs, tax returns, or bank statements] to verify these figures. I have a strong history of responsible credit management and am committed to maintaining a positive relationship with [Credit Card Issuer Name].

Thank you for your time and for reviewing my application once more. I look forward to your response.

Sincerely,

[Your Signature]

[Your Printed Name]