

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

[Date]

[Lender/Creditor Name]
[Department Name, if applicable]
[Address]
[City, State, Zip Code]

RE: Request for Account Term Revision - Account Number: [Your Account Number]

Dear [Contact Person or Customer Service Department],

I am writing to formally request a revision of the current terms on my account. This request is based on recent positive fluctuations and improvements in my credit profile.

Over the past [Number] months, my credit score has increased, and my overall debt-to-income ratio has improved significantly. Due to these changes in my creditworthiness, I believe the current interest rates and terms on my account no longer reflect my reduced risk profile.

Specifically, I am requesting the following revisions:

- A reduction in the Annual Percentage Rate (APR) to [Target Percentage]%.
- An increase in my credit limit to [Target Limit Amount].
- [Optional: A waiver of the upcoming annual fee].

I have been a loyal customer since [Year] and have maintained a consistent history of on-time payments. I would appreciate it if you could review my updated credit report and adjust my terms accordingly to remain competitive with other offers I am currently receiving.

Thank you for your time and for considering this request. I look forward to receiving your response regarding these adjustments by [Date].

Sincerely,

[Your Signature]

[Your Printed Name]