

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

Customer Service Department
Axis Bank

[Bank Address]
[City, State, Zip Code]

Subject: Request for Negotiation of Credit Card Interest Rate

Dear Customer Service,

I hope this message finds you well. I am writing to request a reconsideration of the interest rate on my Axis Bank credit card (Account Number: [Your Account Number]).

I have been a loyal customer since [Year], and I have consistently met my payment obligations. Recently, I have noticed that my current interest rate of [Current Interest Rate]% is significantly higher than the market average. This has made it increasingly challenging for me to manage my finances effectively.

I kindly ask that you consider lowering my interest rate to [Proposed Interest Rate]%. I believe this adjustment would not only assist me during these challenging times but also strengthen my loyalty to Axis Bank.

Thank you for your attention to this matter. I look forward to your positive response.

Sincerely,
[Your Name]