

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

Customer Service
BDO Unibank, Inc.
[Bank Address]

[City, State, ZIP Code]

Subject: Credit Card Payment Arrangement Request

Dear BDO Customer Service,

I hope this letter finds you well. I am writing to request a payment arrangement for my BDO credit card account [Your Credit Card Number or Account Number]. Due to unforeseen circumstances, I am currently facing financial difficulties that have made it challenging for me to meet my monthly payment obligations.

I would like to propose a payment arrangement to help me manage my repayments effectively. I am committed to settling my debt and would appreciate any assistance or flexibility that can be provided during this time.

I suggest the following payment plan:

- [Proposed payment amount] to be paid on [Proposed due dates (e.g., monthly)]
- Total duration of [Proposed duration]

I believe that this arrangement will allow me to honor my obligations while managing my current financial situation. I kindly ask for your understanding and support in this matter.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]

[Signature (if sending a hard copy)]