

[Your Name]
[Your Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]
[Credit Card Issuer's Name]
[Credit Card Issuer's Address]
[City, State, ZIP Code]

Dear [Credit Card Issuer's Name or Customer Service Department],
Subject: Request for Credit Card Interest Rate Reduction
I hope this message finds you well. I am writing to formally request a reduction in the interest rate on my credit card account [Account Number].

I have been a loyal customer since [Year] and have consistently made my payments on time. Due to [brief explanation of financial circumstances or reasons for the request], I am seeking your assistance in reducing my current interest rate from [Current Interest Rate] to a more manageable rate.

I believe that a lower interest rate would not only alleviate my financial burden but also allow me to continue being a responsible customer. I appreciate your consideration of my request and look forward to your positive response.

Thank you for your attention to this matter.

Sincerely,

[Your Name]
[Your Signature (if sending a hard copy)]