

[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]

Subject: Appeal for Credit Card Application Reconsideration

Dear [Credit Card Issuer's Customer Service/Specific Department],
I hope this letter finds you well. I am writing to formally appeal the decision regarding my recent application for a [specific credit card name] on [application date].

After reviewing the reasons for the decline, I would like to provide additional information that may positively impact your decision. [Briefly explain your financial situation, any improvements in credit score, or other relevant information].

I have been a loyal customer of [Bank/Issuer's Name] for [number of years] and believe that my credit history reflects my commitment to responsible financial management.

I kindly ask you to reconsider my application in light of this new information. Thank you for your time and consideration.

Sincerely,

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