

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

Dear [Recipient Name],

Subject: Credit Card Application Rejection

I hope this letter finds you well. I am writing to formally inform you that your credit card application submitted on [Date of Application] has been reviewed and regrettably, it has been denied.

The decision was made based on [specific reason for rejection, e.g., insufficient credit history, low credit score, etc.].

We appreciate your interest in [Bank Name] and encourage you to consider reapplying in the future once the issues affecting your application have been resolved.

For further information, please feel free to contact our customer service at [Customer Service Phone Number] or [Customer Service Email].

Thank you for your understanding.

Sincerely,

[Your Name]  
[Your Job Title]  
[Bank Name]