

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Recipient Name]
[Credit Card Company Name]
[Company Address]
[City, State, Zip Code]

Dear [Recipient Name or "Credit Card Services Team"],

Subject: Credit Card Application Rejection

Thank you for considering my application for the [Credit Card Name] received on [Application Date]. I regret to inform you that I am unable to approve your application at this time.

While we appreciate your interest, the decision was based on certain criteria including [briefly mention reason, e.g., credit history, income, etc.]. We encourage you to review your credit report and financial situation to understand areas for improvement.

You have the right to request a free copy of your credit report from the major credit reporting agencies within 60 days of this letter. This may help clarify the factors that contributed to this decision.

You are welcome to reapply in [specific time frame, e.g., six months] when your circumstances may have changed. Should you have any questions or need further assistance, please do not hesitate to contact our customer service team.

Thank you again for your interest in our services.

Sincerely,

[Your Name]
[Your Job Title]
[Credit Card Company Name]
[Contact Information]