

[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

Thank you for your recent application for a credit card with [Bank Name].

We appreciate your interest in our financial products.

After careful consideration of your application, we regret to inform you that we are unable to approve your credit card application at this time.

This decision is based on [briefly state reason, e.g., credit history, insufficient income, etc.].

You have the right to obtain a free copy of your credit report from the credit reporting agency used in the decision-making process. If you would like to know more about the specific reasons for the rejection, please contact us at [contact information].

We encourage you to consider reapplying in the future once your circumstances have changed. Thank you for your understanding.

Sincerely,

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