

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]

[Recipient's Name]  
[Bank's Name]  
[Bank's Address]  
[City, State, Zip Code]  
Dear [Recipient's Name],

Subject: Request for Loan Interest Rate Negotiation

I hope this letter finds you well. I am writing to discuss the interest rate on my current loan account with [Bank's Name], account number [Your Account Number].

Due to [briefly explain your reasons, e.g., changes in financial circumstances, competitive rates offered by other banks, etc.], I am kindly requesting a review of my loan's interest rate. I believe that a reduced rate would not only benefit my financial situation but also reinforce my continued loyalty to [Bank's Name].

I appreciate your assistance in this matter and look forward to your prompt response.

Thank you for your attention.

Sincerely,  
[Your Name]