

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

[Recipient Name]
[Bank/Institution Name]
[Bank Address]
[City, State, Zip Code]

Dear [Recipient Name],

I hope this letter finds you well. I am writing to formally request a review of my current interest rate for my [loan type, e.g., mortgage, personal loan, etc.] with your institution.

As a loyal customer of [Bank/Institution Name] since [Year], I have always valued our relationship and the services provided. Due to current market trends and my consistent payment history, I am seeking a reduction in my interest rate.

I believe that a lowered interest rate would better align with my financial situation and market standards. I would greatly appreciate your consideration of my request and any assistance you could provide in this matter.

Thank you for your attention to this request. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Account Number, if applicable]