

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

[Date]
[Bank/Financial Institution's Name]
[Loan Officer's Name (if known)]
[Bank/Financial Institution's Address]
[City, State, Zip Code]

Subject: Appeal for Personal Loan Application Denial

Dear [Loan Officer's Name/Appropriate Title],

I hope this letter finds you well. I am writing to formally appeal the decision regarding my recent personal loan application, reference number [Application Number], which was denied on [Date of Denial].

[Briefly explain the reason for the loan request and any specific circumstances related to your financial situation that may have influenced the decision.]

I would like to provide additional information that may not have been considered during the initial review, including [Mention any new evidence, such as improved credit score, stable income source, or additional collateral.]

I sincerely believe that my financial situation aligns with your lending criteria, and I am committed to fulfilling all repayment obligations. I kindly request that you review my application once again.

Thank you for considering my appeal. I look forward to your positive response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]