

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

TD Bank
[Credit Card Department Address]
[City, State, Zip Code]

Dear TD Bank Credit Card Review Team,
Subject: Appeal for Credit Card Application Rejection - [Application Reference Number]

I hope this message finds you well. I am writing to formally appeal the recent decision regarding my credit card application submitted on [application date]. I understand that my application was declined due to [reason for rejection, e.g., credit score, debt-to-income ratio, etc.]. I respectfully request a re-evaluation of my application for the following reasons:

1. ****[First Reason/Fact Supporting Your Case]****: [Provide a brief explanation or evidence, such as improved credit score, additional income, or changed financial circumstances].
2. ****[Second Reason/Fact Supporting Your Case]****: [Include any additional relevant information or context that may aid your appeal].
3. ****[Third Reason/Fact Supporting Your Case]****: [Mention any long-term banking relationship you have with TD Bank or other positive factors].

I believe that my current financial situation reflects a greater ability to manage credit responsibly, and I am committed to maintaining a positive relationship with TD Bank moving forward. I kindly ask for your reconsideration of my application based on the updated information provided.

Thank you for your time and understanding. I look forward to your prompt response.

Sincerely,

[Your Name]
[Your Signature (if sending a hard copy)]