

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Loan Officer's Name]
[Bank or Financial Institution's Name]
[Address]
[City, State, Zip Code]

Dear [Loan Officer's Name],

Subject: Request for Interest Rate Adjustment on VW Loan

I hope this letter finds you well. I am writing to formally request a review and adjustment of the interest rate on my Volkswagen loan, account number [Account Number].

Since initiating this loan on [Loan Start Date], I have been a committed customer and have consistently made my payments on time. Given the recent shifts in market interest rates and my current financial situation, I believe there may be an opportunity for a more favorable interest rate that reflects my loyalty and payment history.

I have researched current market rates and found that many lenders are offering rates lower than what I am currently paying. Lowering my interest rate would significantly ease my financial burden and allow me to continue meeting my obligations without hardship.

I would greatly appreciate it if we could discuss potential options to adjust my interest rate. I am confident we can reach a mutually beneficial agreement.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]