[Your Name]
[Your Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]
[Recipient Name]
[Title]
[Company Name]
[Company Address]
[City, State, ZIP Code]
Dear [Recipient Name],

I hope this message finds you well. I am writing to inquire about the current interest rates associated with my Volkswagen credit card, account number [XXXX-XXXX-XXXX].

As a loyal customer, I would like to better understand the current terms, including the standard interest rate, any promotional rates, and specific criteria for adjustments over time.

Thank you for your assistance. I look forward to your prompt response. Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]