[Your Name] [Your Address] [City, State, Zip Code] [Email Address] [Phone Number] [Date] Volkswagen Credit Card Services [Company Address] [City, State, Zip Code] Dear Volkswagen Credit Card Services, Subject: Rejection of Credit Card Application I hope this message finds you well. I am writing to formally address the recent notification I received regarding the rejection of my application for a Volkswagen credit card, submitted on [date of application]. While I appreciate the consideration given to my application, I would like to request clarification on the specific reasons for the denial. Understanding the factors that influenced this decision will greatly assist me in improving my credit profile for future applications. If possible, I would also appreciate any guidance you could provide on steps I might take to enhance my creditworthiness. Thank you for your attention to this matter. I look forward to your prompt response. Sincerely, [Your Name]

[Your Signature (if sending a hard copy)]