

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

Volkswagen Credit Card Customer Service  
[Address of the Credit Card Company]  
[City, State, ZIP Code]

Dear Volkswagen Credit Card Customer Service,

Subject: Request for Waiver of Late Payment Fee

I hope this message finds you well. I am writing to address a recent late payment on my Volkswagen credit card account (Account Number: [Your Account Number]). Unfortunately, due to [brief explanation of the circumstances leading to the late payment, e.g., unexpected medical expenses, job loss, etc.], I was unable to make the payment on time. I have always made timely payments in the past and have maintained a good standing with my account. I kindly request your understanding in this matter and ask that you consider waiving the late fee associated with this missed payment.

Thank you for your attention to this issue. I appreciate your understanding and look forward to your positive response.

Sincerely,  
[Your Name]