

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

Dear [Bank Manager's Name],

Subject: Request for Zero Interest Loan

I hope this letter finds you well. My name is [Your Name], and I am a [your designation or relationship with the bank, e.g., long-time customer, account holder since XYZ]. I am writing to formally request a zero interest loan in the amount of [specify amount] for [briefly explain purpose, e.g., home renovation, business expansion, medical expenses, etc.].

I believe that a zero interest loan would greatly assist me in achieving my financial goals without incurring additional debt burden. I am committed to ensuring timely repayments and have a solid repayment plan in place.

Attached to this letter, you will find [list any supporting documents, e.g., income verification, credit report, etc.], which I hope will support my application.

I would greatly appreciate the opportunity to discuss this matter further. Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]