

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

Dear [Loan Officer's Name],

Subject: Appeal for Zero Interest Loan

I hope this letter finds you well. I am writing to formally request your consideration for a zero-interest loan. Due to [briefly explain your situation, e.g., unexpected medical expenses, job loss, etc.], I am currently facing financial challenges that make it difficult for me to manage my obligations.

I believe that a zero-interest loan would greatly assist me in [explain how the loan will help, e.g., consolidating debt, paying for emergency expenses, etc.]. I have always been committed to my financial obligations and have a solid repayment plan in place.

Attached to this letter, you will find supporting documents that provide further information regarding my financial situation and my repayment capability.

Thank you for considering my appeal. I appreciate your attention to this matter and hope to discuss potential solutions with you soon.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]