

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

[Recipient's Name]  
[Company Name]  
[Company Address]  
[City, State, ZIP Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to discuss my existing credit card account with [Credit Card Issuer's Name], specifically regarding the interest rate currently being applied.

I have been a loyal customer since [Year] and have always made my payments on time. Given my commitment to managing my account responsibly, I would like to request a temporary zero interest rate on my credit card balance for a specified period.

This request is motivated by [briefly explain your reason, e.g., "to facilitate my ongoing financial management" or "to consolidate my debts"]. I believe that a zero interest rate would greatly assist me in achieving my financial goals while continuing my positive relationship with your company.

I appreciate your consideration of my request and hope we can discuss this matter further. Please feel free to reach me at [Phone Number] or [Email Address].

Thank you for your attention, and I look forward to your response.

Sincerely,

[Your Name]  
[Your Account Number (if applicable)]