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| --- | --- |
| **[Sender Name]** | [Email] |
| [Sender Title] | [Address] |
|  | [Phone] |

TO **[Receiver Name]** **[Receiver Title]**

**Subject:** Decline a Credit Request

Dear [Applicant's Name],

I hope this letter finds you well. I am writing to inform you that your recent credit application with [Your Company Name] has been carefully reviewed, and unfortunately, we are unable to approve your application at this time.

We understand that obtaining credit can be important for personal or business needs, and we appreciate your interest in our services. However, after a thorough assessment of your application and considering various factors, we have determined that it is not feasible to extend credit to you at this moment.

Please be aware that our decision is based on a comprehensive evaluation process that takes into account multiple factors, including credit history, income, debt-to-income ratio, and other relevant information. While we understand that this decision may be disappointing, it is crucial for us to maintain a responsible and sustainable lending practice.

Please note that our decision is final, and we are unable to reconsider your application at this time. However, we encourage you to continue improving your financial standing and creditworthiness, as this may positively impact any future credit applications you make.

If you have any questions or require further clarification regarding our decision, please do not hesitate to contact our customer service department at [Customer Service Number].

Our representatives will be more than happy to assist you and provide any additional information you may require. Once again, we appreciate your interest in our services and wish you the best in your future endeavors.

Sincerely,

**[Signature]**

**[Your Name]**