To,

Mr. James Carmon

244, Willow Street

Marion Square Garden

New Jersey, USA

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19th January 20XX

**Subject:** Rejection of credit card application

Mr. James Carmon

We are writing this letter to inform you that the application you filed for issuance of a new credit card in your name has been rejected by our organisation.It is with regret that we send this message to you that the credit issuing authorities went through all the financial and other documents/ information you had provided with the application and they found you to be unsuitable for the purpose of issuing a credit card. Your credibility and many other financial details were not correct, which have stopped us from taking you on as a client.

We would also like to inform you that you cannot apply for a credit card with any of our institution for 6 months from the rejection of this particular application.You can contact our officials to get advice on how to get your financial and credibility documents right for next application. It will be our pleasure to assist you in any other regards.

Thanking you.

Mrs. Karen Bills

**Senior Manager, Brighton Banks Pvt Ltd.**