

## SAMPLE DENIAL COMMERCIAL ONLY LETTER

Date

[Contact Name]

[Business Applicant's Name]

[Applicant's Address]

[City, State, Zip]

Dear [Contact Name]:

Thank you for your recent business application for credit privileges with our company. We appreciate your interest in doing business with our company. Regretfully, we are unable to approve your application at this time. If you have additional information which may assist us to reconsider this decision, please provide it within ten (10) days from the date of this letter.

The denial of your business credit application was based in whole or part upon the following reason(s):

- ☐ Information from commercial credit bureau
- ☐ Insufficient credit history or length of time in business
- ☐ Insufficient credit references
- ☐ Unable to verify credit references
- ☐ Delinquent past or present credit obligations
- ☐ Our previous credit experience with your business
- ☐ Record of account(s) placed with a collection agency
- ☐ Record of tax or other liens
- ☐ Bankruptcy
- ☐ Items of public record
- ☐ Other: \_\_\_\_\_

In evaluating your business credit application, **NO** consumer reporting agency provided us with information that in whole or part influenced our decision.

Until we receive additional information or your companies' business credit application is subsequently approved, we will gladly service your needs on a C.O.D. or cash basis.

Sincerely,

[Name]

[Title]

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