[DATE]

Contact Name

Address

Address2

City,

State/Province

Zip/Postal Code

**RE: CREDIT DENIAL**

Dear [CONTACT NAME],

After carefully reviewing your request for a [NAME OF ACCOUNT APPLIED FOR], we regret to inform you that we are unable to accommodate you at this time.

The decision was based on information contained in a credit report obtained from [COMPANY CREDIT REPORT OBTAINED FROM]. You are entitled to a free copy of this report by contacting [ADDRESS].

We apologise for any inconvenience this may cause. Please feel free to reapply after having corrected the issue in your credit report.

Kind Regards,

[YOUR NAME]

[YOUR TITLE]

[YOUR PHONE NUMBER]

[YOUREMAIL@YOURCOMPANY.COM]