Date:

Details of the recipient

Name  
Contact details  
Address.

Subject: Request for an explanation for denial of credit

Dear Mr. ABC,

I received your letter and came to know that you have denied my application for due credit. The reason that you have mentioned in your denial letter is my poor credit history. I want to bring this to your notice that I have never been late on my payments. I have always paid the full amount within the specified timeframe.

I believe that there must be some mistake in your evaluation, or you might have mixed me with someone else. There might be a chance that the credit history you own of mine is incorrect. Considering all this, I would like to request you to reconsider my application and give me an explanation as to what has happened with my credit history and why the information based on facts could not reach you.

I am looking forward to hearing your kind reply. I hope that you will reply to me soon with an explanation. In case you any other query in your mind, please let me know.

Regards,

Sincerely,

Name of the sender  
Signatures  
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_