**To**

**[The Recipient Name]  
[Designation]  
[School Name]**

To Whom It May Concern

Respected sir/madam,

This reference letter is being written to confirm that Mr. ABC has been a valued customer of our bank for the last 10 years. His customer id is 533 and he has been very honest and truthful whenever it came to dealing with us. He opted for car financing through our bank, and I can say that he has always been so punctual in terms of making the payment. The timeliness and punctuality of Mr. ABC have impressed the bank and we wish our all customers would show the same type of sense of commitment.

There has never been any complaint from Mr. ABC regarding the payment of the car installment and his behavior with the bank management let us doubt his intentions. Therefore, we believe that Mr. ABC deserves to be considered trustworthy and honest.

I wholeheartedly recommend Mr. ABC as a trustworthy and reliable customer who will always be responsible for the payment of credit. I am ready to provide more support and information about Mr. ABC as our valued customer. Feel free to contact me at (mention your phone number).

To confirm my reference, I am attaching a copy of the credit report with this letter. Please review the report and make your decision. We look forward to your decision on this matter.

Thanking you.

Name of the sender  
Sender’s designation in the company  
Name of the company