To

[The person in charge]  
[Designation]  
[Department Name]  
[Company Name]

**Subject: credit acceptance for [ABC]**

Dear Mr. ABC,

This letter is being written to inform you that your credit application has been approved and the bank has decided to credit your account with (mention the amount). This decision has been taken after carefully reviewing your application and credit report.

Our bank has trust in you and we would like to remind you that you have settled on some terms and conditions according to which, you are supposed to pay back the credited amount within 5 years with a 20% interest rate. Many other conditions have also been discussed and we have attached a copy of the agreement with this letter so that you can also confirm the credit acceptance.

You are requested to have a look at the documents enclosed and read the letter thoroughly. If you have any questions regarding the credit amount, please contact us (mention your contact details). We will be very happy to assist you. We look forward to a response from your side and to building a trusted and healthy relationship with each other so that we continue dealing with each other.

Sincerely.

[Your Name]  
[Designation]  
[Department]