Date

Lender’s Name  
Lender’s Address  
City

**Subject: Explanation for delinquency**

Dear (Name of Creditor),

I am (tell your name). You are my credit card issuer and have been so for (tell for how much time). I am facing delinquent credit card issues due to not having paid my debt on time.

The reason for this is that (clearly tell why you have not been able to pay on time; it may be due to a recession in the economy and your pay being cut). Due to this, I have been late on payments and this is affecting my credit score.

I hope that you will accommodate me. It will help me out.

If you have any queries you can contact me at (give your phone number).

Thank you,

Yours sincerely,

(Your Name)

Signatures