

Formal credit reference letter

Subject: Credit Reference for [Client's Name]

Dear Sir/Madam,

This is to confirm that [Client's Name], holder of account number [XXXXXXXX], has maintained a banking relationship with [Bank Name] since [Year]. Their account has been managed responsibly, with regular deposits and a satisfactory balance maintained over time.

We further confirm that the client has availed credit facilities with us, including [type of loan/credit facility], and has adhered to repayment schedules without default. Based on our records, their creditworthiness is considered satisfactory.

We trust this information will assist you in your assessment. Should you require further details, please feel free to contact us.

Sincerely,

[Authorized Officer's Name]

[Designation]

[Bank Name]

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