

Long-standing customer reference

Subject: Credit Reference for [Client's Name]

Dear [Recipient's Name],

This is to confirm that [Client's Name] has been a valued customer of [Bank Name] for over [X years]. They have consistently maintained their account in excellent standing and fulfilled all their credit obligations on time.

Over the years, the client has utilized various financial services, including [loans, overdrafts, credit facilities], and has demonstrated a high level of reliability and financial discipline. We are confident in recommending their creditworthiness.

Should you require any further clarification, please do not hesitate to reach out to us.

Sincerely,

[Authorized Officer]

[Bank Name]

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