## Personal loan reference email

Subject: Reference for [Applicant's Name]

Dear [Lender's Name],

We confirm that [Applicant's Name] has maintained an account with [Bank Name] since [Year].

Their account has been operated satisfactorily, and they have no record of overdrafts or loan defaults with us.

This reference is given at the request of our client and should be considered as part of your independent assessment.

Kind regards,

[Bank Officer's Name]

[Bank Name]

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