# Formal Credit Refusal Letter

Subject: Credit Application â€“ Decision Notification

Dear [Applicant Name],

We regret to inform you that your recent credit application with [Bank/Financial Institution Name] has not been approved. This decision was based on [reason: e.g., credit score, insufficient income, incomplete documentation].

Please note that this decision is final, but you are welcome to reapply in the future once the necessary criteria are met. We appreciate your interest in our services and encourage you to contact us for guidance on improving your eligibility.

Thank you for your understanding.

Sincerely,

[Bank Officer Name]

[Bank Name]

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