Polite Credit Refusal Email

Subject: Credit Application Status â€“ [Applicant Name]

Hello [Applicant Name],

Thank you for applying for credit with [Company Name]. After careful review, we are unable to approve your application at this time due to [specific reason, e.g., insufficient credit history, current debt obligations].

We value your interest and encourage you to reach out to our credit advisory team for suggestions on improving your eligibility for future applications.

Best regards,

[Credit Officer Name]

[Company Name]

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