## Financial Reference Email for Credit Card Application

Subject: Financial Verification for [Applicant's Name]

Dear Credit Department,

I am writing to verify the financial standing of [Applicant's Name], who has applied for a credit card with your institution. As their financial advisor, I can confirm that they maintain a stable monthly income of [amount], have a history of timely loan repayments, and carry a low debt-to-income ratio. It is my assessment that [Applicant's Name] is financially responsible and suitable for credit approval.

Kind regards,

[Your Name]

[Your Title]

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