

Credit Card Application Denial - Simple

Subject: Credit Card Application Decision

Dear [Applicant Name],

Thank you for your interest in the [Credit Card Name]. After reviewing your application, we are unable to approve your request for a credit card account.

This decision was based on information from your credit report, including limited credit history and recent credit inquiries. Your current credit score of [Score] falls below our minimum requirements.

You can request a free credit report at annualcreditreport.com to review your credit information.

Consider building your credit history with a secured credit card or becoming an authorized user on an existing account.

Thank you for your interest in [Bank Name].

Customer Service Team

[Bank Name]

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