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How to request a lower interest rate

Dial the 800 number on the back of your card.

Use this script or some variation:

Hi, my name is [Your Name]. I have been a credit card holder with your company for the last [number] years. My account is in good standing and I would like to continue using it. However, I would like you to consider giving me a lower interest rate on this account, or I may switch to a card with a better rate.

Record the name of the person to whom you spoke, the date, your interest rate and then a date six months later when you can make your request again. If they refuse to give you a lower rate, try again the next day to reach someone more helpful. After successfully lowering your interest rate, wait six months and ask again.

Credit card	Phone number	Person you spoke to	Interest rate	Date	Date to call again