

[Your Name]  
[Your Address]  
[City, State, ZIP Code]  
[Email Address]  
[Phone Number]  
[Date]

[Credit Card Company Name]  
[Customer Service Department]  
[Company Address]  
[City, State, ZIP Code]

Subject: Apology for Late Credit Card Payment and Request for Penalty Forgiveness

Dear Sir/Madam,

I am writing to formally apologize for the late payment of my recent credit card bill associated with account number [Your Account Number]. I regret any inconvenience this may have caused to your team and the company.

The delay in my payment was due to [briefly explain the reason, e.g., unforeseen personal circumstances, a banking error, or temporary financial hardship]. Please be assured that this was an inadvertent oversight, as I have always made timely payments in the past.

I have now paid the outstanding amount in full and have taken steps to ensure that this does not occur again, including setting up reminders and automatic payments.

Given my history of consistent and responsible credit usage, I respectfully request that you consider waiving the late payment fee as a gesture of goodwill. I value my relationship with [Credit Card Company Name] and am committed to maintaining a positive financial standing with your institution.

Thank you for your time and understanding. I hope you will consider my request favorably. Please let me know if you require any further information.

Sincerely,  
[Your Name]