[DATE]

Contact Name

Address

Address2

City,

State/Province

Zip/Postal Code

**RE: DENYING INDIVIDUAL CHARGE ACCOUNT**

Dear [CONTACT NAME],

Unfortunately, due to the information we received from [AGENCY], we regret to inform you that we are unable to open a charge account for you at this present time.

You have the entitlement, under national law, to obtain full disclosure of the nature and substance of all the information on you that is contained in the files of the consumer credit reporting agency, with the exception of medical data, on the presentation of all the necessary identification.

Despite being unable to offer credit terms, we welcome you as a cash customer and hope that we will be able to open a charge account for you sometime in the near future.

Thank you for considering us.

Kind Regards,

[YOUR NAME]

[YOUR TITLE]

[YOUR PHONE NUMBER]

[YOUREMAIL@YOURCOMPANY.COM]