



Dear Mr. Siddharth,

We refer to your e-mail dated March 27, 2017.

We understand your concerns with regard to your application for a Citibank credit card under the reference number [REDACTED] dated March 14, 2017.

We regret to inform you that we are presently unable to approve your request for a credit card as the same does not meet our internal policy criteria.

While we understand your concerns and anxiety with respect to fulfilling the credit parameters of Citibank, we would like to clarify that there is a formal appraisal process that the bank undertakes for every credit card application.

Accordingly, your credit card application could not be approved as of now. Kindly note that these credit parameters are internal and may vary from bank to bank.

Please note that the card issuance is at the sole discretion of the bank.

We are unable to reveal the reason of rejection, as the same is internal and confidential to the bank.

For any further clarification, please write to us. We will be glad to assist you.

Sincerely,

Nithya Mohan
Office of the Principal Nodal Officer

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My Credit Card Application Got Rejected

Ying Liu



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