

Credit Reference Letter

Dear [Recipient's Name],

Subject: Credit Reference for [Applicant's Name]

I am writing to provide a credit reference for [Applicant's Name]. I have had the opportunity to conduct business with [Applicant's Name] for [duration of business relationship], and I am pleased to offer my insights regarding their financial reliability and creditworthiness.

During our time working together, I have found [Applicant's Name] to be an honest, trustworthy, and responsible individual/company. They have consistently demonstrated promptness in making payments and have shown a high level of financial discipline. Throughout our business dealings, there have been no instances of late or missed payments, and they have always adhered to the agreed-upon credit terms.

Moreover, [Applicant's Name] has been transparent in their communication about any potential financial challenges or changes in their circumstances. This openness has allowed us to maintain a strong and positive business relationship.

Based on my experiences with [Applicant's Name], I have no reservations in recommending them as a creditworthy individual/company. I believe they are reliable borrowers who will continue to meet their financial obligations responsibly.

If you have any further questions or need additional information, please feel free to contact me using the details provided above.

Thank you for considering my reference and trusting my judgment. I am confident that [Applicant's Name] will prove to be a valuable and dependable asset to your organization.

Sincerely,

[Your Name]