**Letter Refusing To Provide Overdraft Facility**

Banks cannot always provide their customers with overdraft facilities. There are certain pre-requisites that a candidate or a company must fulfill to enjoy this facility. Being the bank manager or staff of a bank, you are required to write formal letters responding to such requests. Learn to write professional letters refusing to provide the overdraft facility in a short and simple manner. Also remember to mention the reason for the denial so that the candidate is able to work on it.

Use the template given below to draft a pleasant and professional letter which informs the refusal along with the reason in a crisp form.

**Format Letter Refusing To Provide Overdraft Facility**

National Bank,  
123 Jabong Street,  
New York.

Your Ref: VGT / 1234

Our Ref: SAL / 5678

26th June, 2014

To:

Adam Stewart

Universal Technologies  
1234 Park Avenue  
New York

Dear Mr. Stewart,

RE : OVERDRAFT FACILITY

This is in response to your letter dated 19th June, 2014 concerning your request for a temporary overdraft facility of $ 10,000 for a period of six months.

We regret to inform you that at present, we cannot provide your company with this facility. It is the policy of our bank to provide this facility only to those account holders who have been holding their account with our bank from at least past three years. And your account is only just 6 months old.

Thank you.

Brad Jackson

Manager