Subject: Credit Report Explanation for Prodigy Finance Application

Dear Prodigy Finance Team,

I am an international student who has been offered admission to the University of Glasgow for the MSc Data Analytics for Finance and Economics program.

As I have not previously lived, studied, or worked in the United Kingdom, I do not possess a UK credit history or a UK credit report. Additionally, I have no outstanding loans, debts, or active financial accounts in the UK.

Therefore, I am unable to provide a UK credit report at this time. I kindly request that this letter be accepted in place of a formal credit report for my loan application.

Please feel free to contact me if you require any additional information or documentation.

Thank you very much for your consideration.

Sincerely, Idowu Daniel