Date: [Insert Date]

To: [Compliance Officer Name]
[Financial Institution/Company Name]
[Address Line 1]
[Address Line 2]

RE: Formal Inquiry Regarding Potential Trade-Based Money Laundering (TBML) Activity

Dear [Name/Compliance Department],

This letter serves as a formal regulatory inquiry concerning specific trade transactions processed through your institution between [Start Date] and [End Date]. Our preliminary review has identified patterns consistent with Trade-Based Money Laundering (TBML) red flags.

Specifically, we are requesting detailed information and supporting documentation for the following activities:

- **Transaction Reference(s):** [Insert Reference Numbers]
- **Associated Entities:** [Insert Names of Exporters/Importers]
- **Identified Anomalies:** [e.g., Significant over-invoicing/under-invoicing, phantom shipping, or structural complexity of trade cycle]

Please provide the following documentation within [Number] business days:

1. Original and amended Commercial Invoices and Packing Lists.
2. Bills of Lading or Air Waybills confirming physical movement of goods.
3. Copies of Letters of Credit or relevant trade financing agreements.
4. Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) records for the parties involved.
5. Internal SAR/STR filing history related to these entities (if permitted by local jurisdiction).

Failure to comply with this request or providing incomplete information may result in further regulatory action or administrative penalties under [Insert Applicable Law/Regulation].

Please acknowledge receipt of this letter and direct all correspondence to [Regulatory Contact Name] at [Phone Number/Email].

Sincerely,

[Signature]

[Name of Authorized Official]
[Title]
[Regulatory Agency Name]