Date: [Insert Date]

To: All Retail Banking Staff

From: [Insert Name/Department, e.g., Compliance Department]

Subject: MANDATORY: Annual Anti-Money Laundering (AML) and Counter-Terrorist Financing (CTF) Training

Dear Team Member,

As part of our commitment to regulatory compliance and the prevention of financial crime, all retail banking staff are required to complete the mandatory annual Anti-Money Laundering (AML) training module.

This training is a legal requirement designed to ensure you can identify suspicious activities, understand "Know Your Customer" (KYC) protocols, and follow reporting procedures correctly.

Training Details:

- **Course Name:** [Insert Course Name]
- **Format:** [Insert Format, e.g., Online Portal / In-person Workshop]
- **Deadline for Completion:** [Insert Date]
- **Access Link:** [Insert URL or Location]

Requirements:

Upon completion of the module, you must pass the assessment with a minimum score of [Insert Percentage]%. A digital certificate will be generated, which must be saved for your personnel records.

Failure to complete this training by the specified deadline may result in a restriction of system access and disciplinary action in accordance with bank policy.

If you encounter technical issues or have questions regarding the curriculum, please contact [Insert Contact Person/Department] at [Insert Email/Extension].

Thank you for your cooperation in keeping our institution secure.

Sincerely,

[Your Name/Signature]
[Your Title]
[Bank Name]