

**To:** [Internal Audit Department / Compliance Office / Ombudsman]

**From:** [Your Name or "Anonymous Employee"]

**Date:** [Date]

**Subject:** Formal Report of Unethical Sales Practices and Cross-Selling Targets

Dear [Name of Contact Person or Department],

I am writing to formally report concerns regarding unethical business practices within the [Name of Department/Branch] of [Name of Bank]. Specifically, I am disclosing information regarding the implementation of aggressive cross-selling targets that have led to systematic violations of consumer protection laws and internal ethical standards.

**Nature of the Concern:**

I have observed the following activities occurring between [Start Date] and [End Date]:

- Opening of customer accounts (savings, credit cards, or lines of credit) without explicit customer consent.
- Misleading customers about the costs or requirements of specific financial products to meet daily sales quotas.
- Pressure from management to prioritize target fulfillment over regulatory compliance and "Know Your Customer" (KYC) protocols.
- Retaliation or threats against employees who fail to meet unrealistic cross-selling benchmarks.

**Evidence and Documentation:**

Evidence supporting these claims can be found in [mention types of documents, such as internal memos, performance spreadsheets, or specific account records]. Notable incidents include [briefly describe a specific example if possible].

**Request for Investigation:**

I request that the bank conduct a thorough and independent investigation into these sales practices. I also request that my identity be protected in accordance with the bank's Whistleblower Policy and relevant whistleblower protection laws.

I am available to provide further information and can be reached via [Email Address or Phone Number, if not anonymous].

Sincerely,

[Your Signature/Name]