

STRICTLY CONFIDENTIAL

Date: [Insert Date]

To: [Employee Name]

Employee ID: [Insert ID]

From: [Compliance Officer/Manager Name]

Subject: Official Warning: Unauthorized Disclosure of a Suspicious Activity Report (SAR)

Dear [Employee Name],

This letter serves as a formal written warning regarding your unauthorized disclosure of information concerning a Suspicious Activity Report (SAR). It has come to our attention that on [Date], you [describe the incident, e.g., shared confidential details with an unauthorized party/the subject of the report].

Under [Country/Local Law, e.g., The Bank Secrecy Act], the "tipping off" of a SAR is a serious legal violation. Federal law strictly prohibits the disclosure of a SAR, or any information that would reveal the existence of a SAR, to any person involved in the transaction or any unauthorized third party.

The unauthorized disclosure of this information is a breach of our internal Anti-Money Laundering (AML) policies and your employment agreement. Such actions carry severe legal consequences, including significant personal fines and potential imprisonment, and jeopardize the firm's regulatory standing.

Required Actions:

- You must immediately cease all communication regarding this matter with any unauthorized individuals.
- You are required to undergo mandatory AML and SAR Confidentiality retraining by [Deadline Date].
- You must acknowledge in writing that you understand the "no tipping off" rule and the consequences of further breaches.

Please be advised that further violations of confidentiality or compliance protocols will result in additional disciplinary action, up to and including the immediate termination of your employment.

A copy of this warning will be placed in your permanent personnel file.

Sincerely,

[Signature]

[Name of Compliance Officer/Manager]

[Title]

Employee Acknowledgment:

I acknowledge that I have received this warning and understand the gravity of the violation. I agree to comply with all confidentiality requirements moving forward.

Signature: _____ Date: _____