

DATE: [Insert Date]

TO: [Employee Name]

POSITION: [Employee Title]

DEPARTMENT: [Department Name]

SUBJECT: WARNING LETTER FOR UNAUTHORIZED DEBT COLLECTION PRACTICES

Dear [Employee Name],

This letter serves as a formal warning regarding your recent conduct concerning debt collection activities. It has come to our attention that on [Date], you engaged in collection practices that were not authorized by the company.

Specifically, the following actions were identified:

- [Describe specific unauthorized action, e.g., contacting a client without approval]
- [Describe specific policy violation, e.g., using unapproved language or harassment]
- [Detail any deviations from standard operating procedures]

These actions are a direct violation of [Company Name]'s internal policies and may also breach legal regulations including the Fair Debt Collection Practices Act (FDCPA) or local equivalent laws. Such conduct exposes the company to significant legal and reputational risks.

You are hereby instructed to immediately cease all unauthorized collection activities. You must strictly adhere to the official company collection protocols and seek management approval before initiating contact with any delinquent accounts.

Failure to improve your conduct or further instances of unauthorized practices will result in more severe disciplinary action, up to and including termination of employment.

Please sign below to acknowledge that you have received this letter and understand the gravity of this matter.

Sincerely,

[Manager Name]

[Manager Title]

[Company Name]

Employee Acknowledgment:

I acknowledge that I have received this warning letter and understand the issues raised.

Signature: _____ Date: _____