

Date: [Insert Date]

To: [Recipient Name/Account Holder Name]

Account Number: [Insert Account Number]

Address: [Insert Recipient Address]

Subject: WARNING REGARDING SUSPICIOUS CROSS-BORDER TRANSACTIONS

Dear [Recipient Name],

This letter serves as a formal warning regarding recent activity observed on your account. Our automated monitoring systems and compliance department have identified a series of cross-border transactions that appear inconsistent with your established profile and transaction history.

Specifically, we have flagged the following activity:

- **Dates:** [Insert Date Range]
- **Destination/Origin Countries:** [Insert Countries]
- **Total Volume:** [Insert Amount and Currency]
- **Reason for Concern:** [Insert Brief Reason, e.g., Rapid succession of transfers / Lack of clear economic purpose]

Under international anti-money laundering (AML) and counter-terrorist financing (CTF) regulations, we are required to verify the source of funds and the legitimate business purpose for such transfers. Failure to provide adequate documentation or a valid explanation for these activities may result in:

- Temporary suspension of your international transfer capabilities.
- Complete freezing of your account funds.
- Termination of our business relationship.
- Reporting of this activity to relevant financial regulatory authorities.

Action Required:

Please provide a written explanation for these transactions and supporting documentation (such as invoices, contracts, or proof of source of wealth) within [Number] business days. You may submit these documents via [Insert Submission Method, e.g., secure portal/email/branch visit].

If you believe these transactions were unauthorized or if your account credentials have been compromised, please contact our Fraud Department immediately at [Insert Phone Number].

We take the security of the financial system seriously and appreciate your prompt cooperation in this matter.

Sincerely,

[Your Name/Department Name]
[Organization Name]
[Contact Information]