

Date: [Insert Date]

To: [Recipient Name]

Account Number: [Insert Account Number]

Subject: Warning Regarding Commercial Use of Personal Account

Dear [Recipient Name],

This letter serves as a formal warning regarding the activity on your personal account. Upon a recent review of your account history, we have identified a high volume of transactions that appear to be commercial or business-related in nature.

According to our Terms of Service, personal accounts are intended solely for individual, non-commercial use. Using a personal account to conduct business operations, accept payments for goods or services, or manage payroll is a violation of these terms.

Required Action:

- Immediately cease all commercial activity on this personal account.
- If you wish to continue conducting business transactions, you must apply for a formal Business Account.

Please be advised that failure to comply with this request or continued commercial use of this account may result in the suspension or permanent closure of your account without further notice.

If you believe this assessment is in error or if you would like assistance in upgrading to a business account, please contact our support team at [Phone Number/Email] within [Number] business days.

Sincerely,

[Your Name/Department Name]

[Organization Name]