

Date: [Insert Date]

To: [Employee Name]

Employee ID: [Insert ID]

Department: [Insert Department]

Subject: Warning Letter for Unauthorized Cross-Border Fund Transfer

Dear [Employee Name],

This letter serves as a formal warning regarding an unauthorized cross-border fund transfer identified on [Date of Transaction]. Our records indicate that a transfer of [Currency and Amount] was initiated to [Recipient Name/Entity] in [Country] without following the company's mandatory approval protocols.

Specifically, your actions have violated the following internal policies:

- [Insert Policy Name/Section Number regarding International Transfers]
- [Insert Policy Name/Section Number regarding Financial Authority Limits]
- [Insert Policy Name/Section Number regarding Compliance and Anti-Money Laundering]

Unauthorized international transfers pose significant financial, legal, and regulatory risks to the organization. Such actions bypass critical security checks and compliance screenings required by law.

You are required to provide a written explanation for this transaction to the Finance/Compliance Department by [Deadline Date]. Furthermore, you are instructed to immediately cease all financial transfer activities until you have completed retraining on our financial procedures.

Please note that this is a serious matter. Further violations of company policy or failure to adhere to financial protocols will result in more severe disciplinary action, up to and including termination of employment.

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

Please acknowledge receipt of this letter by signing below.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

Employee Acknowledgment:

I confirm that I have received this letter and understand its contents.

Signature: _____ Date: _____