

Date: [Insert Date]

To: [Customer Name]

Address: [Customer Address]

Account Number: [Insert Account Number]

Subject: FINAL WARNING: Undisclosed and Suspicious Banking Activity

Dear [Customer Name],

We are writing to issue a formal final warning regarding your banking relationship with [Bank Name].

Our internal compliance monitoring systems have identified continued suspicious activity on your account that remains undisclosed and inconsistent with the stated nature of your banking profile. Despite our previous attempts to clarify these transactions on [Date of Previous Contact], we have not received a satisfactory explanation or the required supporting documentation.

The specific concerns include, but are not limited to:

- [List specific activity, e.g., Unusually large cash deposits]
- [List specific activity, e.g., Rapid movement of funds to third parties]
- [List specific activity, e.g., Transactions with high-risk jurisdictions]

Please be advised that under the terms and conditions of your account agreement and relevant financial regulations, the bank is required to verify the source and purpose of all funds. Failure to provide a comprehensive disclosure regarding this activity by [Deadline Date] will result in the following actions:

- Immediate restriction or freezing of your accounts.
- Termination of the banking relationship.
- Reporting of the activity to the relevant regulatory and law enforcement authorities.

To resolve this matter, you must contact our Compliance Department immediately at [Phone Number] or visit your local branch with documentation explaining the aforementioned transactions.

We expect your immediate cooperation in this matter.

Sincerely,

[Your Name/Department]

[Bank Name]

[Contact Information]