

Date: [Insert Date]

To: [Customer Name]

Address: [Customer Address]

Account Number: [Insert Account Number]

SUBJECT: FINAL WARNING - DISCREPANCY IN INCOME DISCLOSURE

Dear [Customer Name],

We are writing to issue a formal and final warning regarding your credit account with [Company Name]. Following a recent internal audit and verification process, we have identified significant discrepancies between the income reported on your application and the verified financial data obtained from independent sources.

Providing false or misleading information regarding your financial status is a breach of our Terms and Conditions and may constitute financial fraud. This act undermines the integrity of the credit agreement and affects our ability to accurately assess your creditworthiness.

Required Action:

You are required to provide official documentation (such as certified pay stubs, tax returns, or bank statements) to substantiate your reported income within [Number] business days of the date of this letter.

Consequences of Non-Compliance:

- Immediate suspension or permanent closure of your credit account.
- Reduction of your credit limit to zero.
- Demand for immediate repayment of the full outstanding balance.
- Reporting of this incident to national credit bureaus and fraud prevention agencies.

Please submit the required documentation via [Insert Method, e.g., Secure Portal or Email Address] or contact our Fraud Investigation Department at [Phone Number] immediately to discuss this matter.

Failure to respond to this final notice will result in the immediate termination of our business relationship and potential legal action.

Sincerely,

[Your Name/Department Name]

[Company Name]

[Contact Information]