

**Date:** [Insert Date]

**To:** [Applicant Name]

**Address:** [Applicant Address]

**Application Reference:** [Reference Number]

**Subject: Notice of Income Discrepancy and Warning Regarding Credit Application**

Dear [Applicant Name],

We are writing to inform you that during the verification process for your recent credit card application, we identified a significant discrepancy between the annual income stated on your application and the financial documentation provided or retrieved through our verification channels.

The details of the discrepancy are as follows:

- **Stated Income on Application:** [Amount]
- **Verified Income:** [Amount]

Please be advised that providing false or misleading financial information on a credit application is a serious matter. Such actions may constitute a breach of our terms of service and, in some jurisdictions, may be considered fraudulent activity.

**Action Required:**

If you believe this discrepancy is the result of an error, please provide updated supporting documentation (such as recent pay stubs, tax returns, or bank statements) within [Number] business days of the date of this letter.

**Consequences:**

Failure to provide satisfactory clarification or evidence may result in the following:

- Immediate decline of your current credit application.
- Restriction or closure of existing accounts held with this institution.
- Internal marking of your profile for high-risk activity.

We reserve the right to report suspected fraudulent information to relevant credit reporting agencies and authorities.

Sincerely,

[Your Name/Department Name]

[Financial Institution Name]

[Contact Phone Number]