

Date: [Insert Date]

To: [Account Holder Name]

Account Number: [Insert Account Number]

Subject: FINAL WARNING: Unauthorized Commercial Use of Personal Account

Dear [Account Holder Name],

This letter serves as a final formal warning regarding the nature of the activity on your personal account. Our internal monitoring systems have identified continued transaction patterns that are consistent with commercial or business operations rather than personal use.

As previously communicated on [Date of Previous Warning], our terms and conditions strictly prohibit the use of personal accounts for business purposes, including but not limited to the sale of goods, professional service fees, and high-volume commercial transfers.

Required Action:

You must cease all commercial activity on this account immediately. If you wish to continue conducting business transactions, you are required to open a formal Business Account or migrate your activities to a registered commercial entity.

Consequences of Non-Compliance:

Please be advised that this is your final notice. Failure to align your account activity with our Personal Account Agreement within [Number] days will result in the following actions:

- Immediate restriction of outgoing transfers.
- Permanent closure of the account.
- Reporting of the misuse to relevant regulatory authorities if required.

If you believe this assessment has been made in error, or if you wish to discuss transitioning to a Business Account, please contact our Compliance Department at [Phone Number] or [Email Address] by [Deadline Date].

Sincerely,

[Your Name/Department Name]

[Company/Bank Name]