

Date: [Insert Date]

To: [Customer Name]

Account Number: [Insert Account Number]

Subject: Notice of Policy Violation - Business Use of Retail Banking Account

Dear [Customer Name],

We are writing to you following a recent review of your personal retail banking account. Our records indicate that your account is being used for business-related transactions and commercial purposes.

Please be advised that under the Terms and Conditions agreed upon at account opening, personal retail accounts are strictly intended for individual use only. Business activities, including but not limited to high-volume commercial transfers, payroll processing, and business revenue deposits, are not permitted on this account type.

This letter serves as a formal warning. To ensure your account remains in good standing, we require you to:

- Immediately cease all business-related activity on this personal account.
- Transfer your commercial banking activities to a designated Business Bank Account.

Failure to comply with these terms or continued business use may result in the following actions:

- Temporary suspension of account access.
- Reclassification of the account and applicable fees.
- Permanent closure of your banking relationship with [Bank Name].

If you would like to open a Business Banking Account to support your commercial needs, please contact our business services team at [Phone Number] or visit your nearest branch.

If you believe this assessment has been made in error, please provide supporting documentation within [Number] business days.

Sincerely,

[Name/Department]

[Bank Name]