

Date: [Insert Date]

Account Holder Name: [Insert Name]

Account Number: [Insert Account Number]

Subject: Official Warning: Prohibited Business Use of Individual Bank Account

Dear [Insert Name],

We are writing to notify you that a recent review of your individual bank account indicates transaction patterns consistent with business operations rather than personal use. This includes [Insert examples, e.g., high-frequency incoming transfers, commercial vendor payments, or large-scale deposits].

As per the Terms and Conditions agreed upon at the time of account opening, individual accounts are strictly for personal, family, or household purposes. Using a personal account for business activities is a violation of our banking policy and regulatory compliance standards.

Required Action:

- Cease all business-related transactions through this personal account immediately.
- Contact our commercial banking department if you wish to open a dedicated Business Account.

Please be advised that failure to comply with this warning or continued business use of this account may result in the restriction of your banking services or the permanent closure of your account without further notice.

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

Sincerely,

[Insert Name/Department]

[Insert Bank Name]

[Insert Contact Information]