

# PRIVATE AND CONFIDENTIAL

BRAMBA EXPRESS  
SERVICES LTS  
PO BOX 88749-80100  
MOMBASA  
22nd June, 2016

Personal and Business banking

Dear sir/Madam

RE: OVERDRAWN ACCOUNT NUMBER 123456

We would like to bring to your attention that your above account is currently overdrawn by KES 12,627.85

We further note that the account has accrued bank charges which remain outstanding, and continue to accrue interest at the Bank's base rate (currently at 13.5 % per annum) plus a margin of 10 % per annum.

Kindly but urgently make arrangements to regularize the overdraft as soon as possible, but in any event not later than fourteen (14) days from the date of this letter.

Please note that if the overdraft is not cleared within the aforesaid timeline, the Bank reserves the sole right to take any measure that it may deem fit to mitigate any further losses, including closing the account without any further reference to you.

In case you require any clarification in regard to the above, kindly contact the undersigned.

Yours faithfully,

Eric Ngeera  
Branch Manager, Digo Road Branch

CfC Stanbic Bank, CfC Stanbic Bank Building  
P.O. Box 72833 – 00200, Nairobi, Kenya [www.cfcstanbicbank.co.ke](http://www.cfcstanbicbank.co.ke)  
Tel. Switchboard: +254 (041) 2123 000 / 2123 200  
SWIFT: SBICKENXemail: [ngeerae@stanbic.com](mailto:ngeerae@stanbic.com)

CfC Stanbic Bank Limited Registration No. 9520. A member of the Standard Bank Group of South Africa

Directors: F. N. Ojiambo, MBS, SC (Chairman), Philip Odera (Chief Executive), G. R. Brackenridge\*, R. W. Kimotho, K. Mbathi, R. T. Ngobi, E. W. Njoroge, P. N. Gethi, M.A Blades\*\*\*, C. J. Blandford-Newson\*\*\*

\* South African \*\*\*South African & British

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