

BRAMBA EXPRESS
SERVICES LTS
PO BOX 88749-80100
MOMBASA

Personal and Business banking

22nd June, 2016

Dear sir/Madam

RE: OVERDRAWN ACCOUNT NUMBER123456

We would like to bring to your attention that your above account is currently overdrawn by KES12,627.85. 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

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