

Bank account name correction letter sample Textbook

bank account name correction letter sample is a crucial document used when individuals or businesses need to rectify errors related to their bank account names. Whether due to typographical mistakes, misspellings, or updated legal names, submitting a formal correction letter ensures that your bank records are accurate, which is vital for seamless financial transactions and avoiding future complications. Properly drafted correction letters not only facilitate efficient communication with banking institutions but also serve as official documentation that can be referenced in case of disputes or verification processes. In this comprehensive guide, we will explore what a bank account name correction letter entails, provide detailed samples, and offer valuable tips to craft an effective and professional correction request.

Understanding the Importance of a Bank Account Name Correction Letter

Why is a Correction Letter Necessary?

A bank account name correction letter is essential because:

- Ensures accuracy in banking records: Correct account details prevent transaction errors.
- Facilitates smooth financial transactions: Accurate account names are often required for fund transfers, direct debits, and other banking activities.
- Prevents fraudulent activities: Correct information reduces identity theft risks.
- Simplifies legal and compliance processes: Correct account details are necessary for audits and verification.

When Should You Write a Correction Letter?

You should consider writing a bank account name correction letter in the following scenarios:

- Typographical errors in the account holder's name.
- Misspelled names due to clerical mistakes.
- Legal name change after marriage, divorce, or other personal reasons.
- Update of business name following rebranding or restructuring.
- Discrepancies between the bank's records and official documentation.

Key Elements of a Bank Account Name Correction Letter

A well-crafted correction letter should include the following components:

- **Sender's Details:** Full name, contact number, email address, and mailing address.
- **Date:** The date of writing the letter.
- **Bank Details:** The bank's name, branch, and account number.
- **Subject Line:** Clearly stating the purpose, e.g., "Request for Name Correction in Bank Account."
- **Salutation:** Formal greeting, e.g., "Dear Sir/Madam."
- **Introduction:** Briefly explain the reason for writing the letter.
- **Details of the Error:** Specify the incorrect name and the correct name.
- **Supporting Documents:** Mention and attach relevant documents such as ID proof, legal name change certificates, or business registration certificates.
- **Request for Action:** Clearly state the correction desired.
- **Closing:** Express gratitude and include contact details.
- **Signature:** Handwritten or digital signature of the account holder.

Sample Bank Account Name Correction Letter

Individual Account Name Correction Letter Sample

``plaintext

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

The Branch Manager

[Bank Name]

[Branch Address]

[City, State, ZIP Code]

Subject: Request for Correction of Bank Account Name

Dear Sir/Madam,

I am writing to request a correction in the name associated with my bank account at your branch. My account details are as follows:

Account Holder Name: [Incorrect Name]

Account Number: [Your Account Number]

The name currently registered in your records is incorrect due to a clerical error. The incorrect name is "[Incorrect Name]" and the correct name should be "[Correct Name]."

Please find attached a copy of my identification proof (e.g., passport, driver's license) and any other relevant documents to verify my identity and support this correction request.

I kindly request you to update the account name to reflect the correct spelling as soon as possible to prevent any future inconveniences. Should you require any additional information or documentation, please do not hesitate to contact me.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Handwritten Signature]

[Your Name]

...

Business Account Name Correction Letter Sample

``plaintext

[Your Business Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

The Branch Manager

[Bank Name]

[Branch Address]

[City, State, ZIP Code]

Subject: Request for Correction of Business Name in Bank Account

Dear Sir/Madam,

I am the authorized signatory of the account held under the name "[Incorrect Business Name]" at your branch. I am writing to request an update to reflect our new legal business name, which is "[Correct Business Name]."

Our account details are as follows:

Account Number: [Your Account Number]

Please find enclosed a copy of the official business registration documents and the legal name change certificate issued by the relevant authorities.

We appreciate your assistance in updating our account details to ensure smooth banking operations. Kindly confirm once the correction has been made.

Thank you for your cooperation.

Sincerely,

[Authorized Signatory's Name]

[Position]

[Company Seal or Signature]

...

Tips for Writing an Effective Bank Account Name Correction Letter

To ensure your correction request is processed swiftly and accurately, consider the following tips:

- **Use a clear and professional tone:** Maintain formality and politeness throughout the letter.
- **Be precise:** Clearly mention both the incorrect and correct names.
- **Attach supporting documents:** Provide valid proof of identity or legal documents supporting the correction.
- **Double-check details:** Verify account numbers, names, and attached documents for accuracy.
- **Follow bank procedures:** Some banks may have specific forms or online procedures; ensure compliance.
- **Keep copies:** Retain copies of the letter and attached documents for your records.

Additional Considerations for Name Corrections

Legal Name Change Documentation

When changing your name legally, ensure you include official documents such as:

- Court order or decree
- Marriage certificate
- Divorce certificate
- Gazette notification (if applicable)

Updating Business Names

For businesses, include:

- Business registration certificate
- Certificate of incorporation
- Legal name change documents issued by authorities

Follow-up Process

After submitting your correction request:

- Contact the bank to confirm receipt.
- Request a timeline for processing.
- Verify the correction once notified.

Conclusion

A bank account name correction letter sample serves as a vital tool for individuals and businesses to rectify errors in their bank records swiftly and professionally. Crafting a clear, concise, and well-supported correction letter not only speeds up the process but also ensures your banking information remains accurate and compliant. Remember to include all necessary details, attach relevant documents, and maintain a courteous tone. Whether you are correcting a typo, updating a legal name, or rebranding a business, following these guidelines will help you communicate effectively with your bank and prevent future financial mishaps. Proper documentation and proactive communication are the keys to maintaining a smooth banking experience.

Keywords for SEO Optimization:

- bank account name correction letter sample
- how to write a bank name correction letter
- bank account name change request template
- formal letter for name correction in bank account
- bank account correction letter format
- sample letter for updating bank account details
- correcting bank account information
- bank name correction letter example
- bank account name update procedure
- bank record correction letter template

Bank Account Name Correction Letter Sample: A Comprehensive Guide to Correcting Your Account Name

When managing your finances, accuracy is paramount, especially when it comes to your bank account details. One common issue faced by account holders is discrepancies or errors in the account name registered with the bank. These errors can lead to delayed transactions, failed payments, or even security concerns. That's where a bank account name correction letter sample

becomes invaluable. It serves as an official request to your bank, asking for the necessary correction to ensure your account details are accurate and up-to-date.

In this detailed guide, we'll explore everything you need to know about bank account name correction letter sample, including why it's important, how to draft an effective letter, and tips for ensuring your correction request is processed smoothly.

Why Is a Bank Account Name Correction Letter Important?

A bank account name correction letter is a formal document used to notify your bank of any inaccuracies in your account name. These inaccuracies might include misspellings, incorrect middle or last names, or outdated information following a legal name change.

Common Reasons for Name Corrections:

- Typographical errors during account registration
- Misspelling of your name during account opening
- Legal name change due to marriage, divorce, or other reasons
- Data entry errors during bank updates
- Miscommunication or clerical mistakes

Ensuring your account name is correct is essential because:

- It prevents transaction failures
- It reduces the risk of identity verification issues
- It ensures smooth processing of payments, deposits, and withdrawals
- It maintains your financial security and integrity

Key Elements of a Bank Account Name Correction Letter

An effective correction letter should be clear, concise, and include all necessary information to facilitate the update. Below are the essential elements to include:

- Your Personal Details
- Full name (as currently registered)
- Account number

- Contact information (phone number, email address)
- Address

- Bank Details

- Bank name and branch
- Account type (savings, current, etc.)
- Existing account number

- Description of the Correction

- Clear statement of the incorrect name
- Correct version of the name
- Reason for the correction (optional but helpful)

- Supporting Documents

- Legible copies of legal documents (passport, national ID, marriage certificate, court order)

- Formal Request and Signature

- Polite and formal language requesting the correction
- Your signature and date

Sample Bank Account Name Correction Letter

Below is a professional sample template you can adapt for your needs:

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

The Branch Manager

[Bank Name]

[Branch Address]

[City, State, ZIP Code]

Subject: Request for Correction of Bank Account Name

Dear Sir/Madam,

I am writing to formally request a correction to the name registered on my bank account. Please find my account details below:

- Account Holder Name (Incorrect): [Incorrect Name]
- Correct Name: [Correct Name]
- Account Number: [Your Account Number]
- Branch Name: [Branch Name]

The name on my account was incorrectly recorded due to [briefly explain reason if applicable, e.g., typographical error during account opening]. To ensure that my account details are accurate and to facilitate seamless banking transactions, I kindly request you to update my account name to the correct spelling mentioned above.

Please find attached supporting documents for your verification:

- [List of attached documents, e.g., copy of passport, national ID, marriage certificate, legal name change document]

I would appreciate your prompt assistance in processing this correction. Kindly confirm once the update has been made. Should you require any further information or clarification, please feel free to contact me at [your phone number] or [your email].

Thank you for your attention to this matter.

Sincerely,

[Your Signature]

[Your Name]

Tips for Writing an Effective Bank Name Correction Letter

- Be Clear and Precise: Clearly specify the incorrect and correct names. Avoid ambiguity.
- Use Formal Language: Maintain professionalism and politeness throughout the letter.
- Attach Necessary Documents: Include valid identity proof or legal documents to support your correction request.
- Follow Bank Procedures: Some banks may have specific forms or online procedures for corrections; check their official website or visit the branch.
- Keep Copies: Retain copies of your letter and supporting documents for your records.
- Follow Up: Contact the bank after a reasonable period to confirm that the correction has been processed.

Additional Considerations

Legal Name Changes

If your name has legally changed due to marriage, divorce, or court order, ensure you provide official documentation such as:

- Marriage certificate
- Divorce decree
- Court order of name change

Processing Time

The processing time for name correction varies depending on the bank's policies and the completeness of your documentation. Typically, it can take from a few days to a few weeks.

Common Challenges

- Delay in processing due to incomplete documentation
- Discrepancies in the bank's records
- Need for additional verification

How to Follow Up

- Call the bank's customer service
- Visit the branch in person
- Send an email inquiry
- Check online banking updates

Conclusion

A bank account name correction letter sample is an essential document that facilitates the smooth updating of your account details. Whether you've identified a typo or undergone a legal name change, submitting a well-drafted correction letter with the appropriate supporting documents can significantly expedite the process.

By understanding the key components of the letter, adhering to formal communication standards, and following up diligently, you can ensure that your bank records accurately reflect your current name. This not only prevents transaction issues but also maintains the integrity of your banking relationship.

Remember, always verify your bank's specific procedures for name corrections, and don't hesitate to seek assistance from bank representatives if needed. Properly handling this correction helps safeguard your financial activities and ensures seamless banking experiences.

Disclaimer: This article is for informational purposes only. Always consult your bank's official guidelines or contact their customer service for specific instructions related to name correction procedures.

Question What is a bank account name correction letter? A bank account name correction letter is a formal request submitted to a bank to amend or correct the name associated with a bank account due to errors or discrepancies. When should I write a bank account name correction letter? You should write a correction letter when your bank account name contains misspellings, errors, or requires updates due to legal name changes or other reasons. What information should be included in a bank account name correction letter? The letter should include your account number, current name, the correct name, reason for correction, and supporting documents if necessary. Can I use a template for a bank account name correction letter? Yes, using a template can help ensure your letter includes all necessary details; customize it to fit your specific

situation. What documents are typically required to support a name correction request? Common supporting documents include a copy of your ID, legal name change documents, or any official documents verifying the correct name. How long does it usually take for the bank to process a name correction request? Processing times vary by bank but generally range from a few days to a couple of weeks once all required documents are submitted. Is it necessary to visit the bank in person to request a name correction? While some banks allow online or mail requests, visiting the branch in person can expedite the process and ensure proper submission of documents. Can I correct my bank account name for an account opened jointly? Yes, but both account holders may need to provide consent and submit supporting documents for the correction. What should I do if my bank rejects my name correction request? You should request clarification from the bank, review the rejection reasons, and provide any additional documents or information needed to support your case. Are there any fees associated with requesting a bank account name correction? Most banks do not charge fees for correcting account details, but it's best to confirm with your specific bank beforehand.

Related keywords: bank account correction letter, account name correction template, sample letter for name correction, bank correction request letter, account name update letter, correction letter for bank account, bank name correction format, sample letter for correcting account name, bank account correction email sample, account name change letter template

Bank Account Change Letter Sample

bank account change letter sample

In today's fast-paced financial environment, updating your bank account details efficiently is crucial to ensure seamless transactions, payments, and correspondence. Whether you're switching banks, changing account types, or updating your information due to a move or personal reasons, knowing how to craft a clear and professional bank account change letter is essential. This article provides a comprehensive guide, including a detailed bank account change letter sample, to help you communicate your account updates effectively. Properly written, this letter can prevent delays, errors, and potential security issues related to your banking information.

Understanding the Importance of a Bank Account Change Letter

A bank account change letter serves as an official notification to your bank or relevant third parties about updates to your banking details. It ensures that your transactions, payments, and direct deposits are correctly aligned with your new account information. This document is often required for:

- Switching to a new bank or branch
- Changing account types (e.g., from savings to checking)
- Updating account details due to personal information changes
- Closing an account and transferring funds
- Correcting errors in existing account details

An accurately drafted change letter helps avoid payment disruptions, missed deposits, or misdirected funds.

Key Components of a Bank Account Change Letter

A well-structured bank account change letter should include the following elements:

- Sender's Details
 - Full Name
 - Address
 - Contact Number
 - Email Address (optional)
- Date of Writing the Letter
- Recipient's Details
 - Bank Name
 - Branch Address
 - Relevant Department (if applicable)
- Subject Line (Optional but recommended)
- Example: "Request for Updating Bank Account Details"
- Salutation

- Dear [Bank Manager/Customer Service],

- Body of the Letter

- Clear statement of intent to change account details
- Specific account information (old and new)
- Reason for the change (if necessary)
- Request for confirmation or action

- Closure and Signature

- Formal closing (e.g., Sincerely, Yours faithfully)
- Your full name
- Signature (if submitting a hard copy)
- Attachments or enclosures (if any, like proof of new account)

Sample Bank Account Change Letter

Below is an example of a professional and comprehensive bank account change letter:

[Your Full Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

Bank Name

[Branch Name]

[Branch Address]

[City, State, ZIP Code]

Subject: Request to Update Bank Account Details

Dear [Bank Manager's Name],

I am writing to formally request an update to my bank account details associated with my account number [Old Account Number]. Due to [reason: relocation, account upgrade, personal information update], I would like to provide my new account information for all future transactions and correspondence.

Please find the details of my current account and my new bank account below:

Current Account Details:

- Account Holder Name: [Your Name]
- Account Number: [Old Account Number]
- Account Type: [Savings/Checking/Other]

New Bank Account Details:

- Bank Name: [New Bank Name]
- Branch: [Branch Name]
- Account Number: [New Account Number]
- Account Type: [Savings/Checking/Other]

I kindly request you to update my records accordingly and ensure that all future payments, direct deposits, and electronic transactions are directed to my new account. I have attached a copy of my new bank statement or cheque book for verification purposes.

Please confirm once the update has been processed. Should you require any additional information or documentation, please do not hesitate to contact me at [your phone number] or [your email address].

Thank you for your prompt attention to this matter.

Yours sincerely,

[Your Signature (if hard copy)]

[Your Full Name]

Attachments:

- Proof of new account (e.g., cheque, bank statement)

Tips for Writing an Effective Bank Account Change Letter

To ensure your letter is clear, professional, and effective, consider the following tips:

- **Be Clear and Concise:** Clearly state your request and provide all necessary details without ambiguity.
- **Use Formal Language:** Maintain professionalism throughout the letter.
- **Include Accurate Information:** Double-check account numbers, names, and contact details for accuracy.
- **Attach Supporting Documents:** Provide proof of new account details, such as a bank statement, cheque, or ID.
- **Follow Up:** Contact the bank if you do not receive confirmation within a reasonable timeframe.

Common Scenarios for Bank Account Change Letters

Different situations may require slight modifications to your letter. Here are some common scenarios:

- **Updating Bank Account Due to Relocation**

If you've moved to a new city or country, informing your bank ensures your transactions are aligned with your new location.

- **Switching to a Different Bank or Branch**

Switching banks might require closing the old account and opening a new one, but some banks allow account updates through formal requests.

- **Changing Account Type**

Upgrading from a savings to a checking account (or vice versa) may necessitate an official request.

- Correcting Errors or Updating Personal Information

If your name, address, or other details have changed, a formal letter helps keep your records accurate.

Additional Templates for Different Situations

Template for Updating Personal Information

[Your Name]

[Your Address]

[Date]

Bank Name

[Branch Address]

Subject: Request for Updating Personal Information

Dear [Bank Manager's Name],

I am writing to request an update to my personal information associated with my account [Account Number]. Please update my records with the following details:

- New Name: [Your New Name] (if applicable)
- New Address: [Your New Address]
- New Contact Number: [Your New Phone Number]

Please find enclosed supporting documents for verification. I appreciate your prompt action.

Sincerely,

[Your Name]

Template for Closing an Account and Transferring Funds

[Your Name]

[Your Address]

[Date]

Bank Name

[Branch Address]

Subject: Closure of Bank Account and Fund Transfer

Dear [Bank Manager's Name],

I request the closure of my bank account [Account Number] with your branch. Kindly transfer the remaining balance to my new account at [New Bank Name], [New Account Number].

Please process this request at your earliest convenience and confirm once completed.

Thank you for your assistance.

Yours faithfully,

[Your Name]

Conclusion

A well-crafted bank account change letter is vital for ensuring your banking details are updated accurately and efficiently. By following the structure outlined above, including essential components and professional tone, you can prevent transaction errors and maintain smooth financial operations. Remember to customize your letter based on your specific circumstances and always include supporting documents to verify your new information. Keeping your banking details current helps safeguard your finances and facilitates continued seamless banking experiences.

SEO Tips for Your Bank Account Change Letter

To optimize this content for search engines, consider incorporating relevant keywords naturally, such as:

- Bank account change letter sample

- How to write a bank account update letter
- Bank account update letter template
- Formal letter for changing bank account details
- Bank account transfer request letter
- Sample letter to update bank information

Using these keywords strategically in headings, subheadings, and throughout the content can improve visibility for individuals searching for guidance on writing bank account change letters.

Remember: Always verify with your bank if they have specific procedures or forms for updating account information to streamline the process further.

Bank account change letter sample is an essential document for individuals and businesses when updating their banking information with various institutions, vendors, or service providers. Whether you're switching banks, updating your account details due to a change in your financial circumstances, or correcting errors in previous communications, knowing how to craft a clear and professional bank account change letter is crucial. This guide provides a comprehensive breakdown of what to include, how to structure your letter, and offers a sample template to help you communicate your banking updates effectively.

Understanding the Importance of a Bank Account Change Letter

Before diving into the details of crafting your letter, it's important to grasp why such a document is necessary. A bank account change letter serves as an official notification to notify relevant parties—such as employers, subscription services, utility companies, or financial institutions—of your updated banking information. Properly communicating these changes ensures seamless transactions, avoids payment disruptions, and maintains your financial relationships without confusion or errors.

Key Elements of a Bank Account Change Letter

A well-structured bank account change letter should include several critical components to ensure clarity and professionalism. Here's a detailed overview:

- Your Contact Information
 - Full Name
 - Address
 - Phone Number

- Email Address (if applicable)

- Recipient's Details

- Name of the company or individual receiving the letter
- Their address or department (if applicable)

- Date

Include the date you are writing the letter, formatted appropriately.

- Clear Subject or Introduction

A brief statement indicating the purpose of the letter, such as "Notification of Bank Account Change" or "Update of Banking Details."

- Body of the Letter

- Explanation of the change: Specify your old bank account details and the new account information.
- Effective date: Clearly mention when the new details should take effect.
- Reason for change (optional): If appropriate, briefly explain why the change is necessary (e.g., account closure, switching banks).

- Request for Confirmation

Ask for acknowledgment or confirmation that your information has been updated successfully.

- Signature

Your handwritten or electronic signature, along with your printed name.

Best Practices for Writing a Bank Account Change Letter

To ensure your letter is professional and effective, consider the following best practices:

- Use a formal tone: Maintain professionalism throughout.
- Be concise and clear: Clearly state the old and new account details without ambiguity.
- Double-check details: Verify account numbers and bank information to prevent errors.
- Attach supporting documents: Some institutions may require proof, such as a bank statement or a voided check.
- Send via certified mail or secure email: For sensitive information, choose a secure method to send your correspondence.
- Follow up: Confirm receipt and update with the recipient if necessary.

Sample Bank Account Change Letter Template

Below is a sample template that you can adapt for your specific needs. Remember to replace placeholders with your actual details and customize as needed.

Your Name

Your Address

City, State, ZIP Code

Phone Number

Email Address

[Date]

Recipient Name

Recipient Title (if applicable)

Company Name

Address

City, State, ZIP Code

Subject: Notification of Bank Account Change

Dear [Recipient Name/To Whom It May Concern],

I am writing to formally notify you of a change in my banking details associated with my account [your account number or reference number, if applicable]. Please update your records accordingly to ensure seamless transactions moving forward.

Old Bank Account Details:

Bank Name: [Old Bank Name]

Account Number: [Old Account Number]

Routing Number: [Old Routing Number, if applicable]

New Bank Account Details:

Bank Name: [New Bank Name]

Account Number: [New Account Number]

Routing Number: [New Routing Number, if applicable]

Effective Date: [Specify date when the new details should be used]

Please update your records to reflect this change and confirm once the details have been successfully amended in your system. If you require any additional documentation or verification, please do not hesitate to contact me at [your phone number] or [your email].

Thank you for your prompt attention to this matter.

Sincerely,

[Your Handwritten Signature (if submitting a hard copy)]

[Your Printed Name]

Additional Tips for Different Contexts

Depending on who the recipient is, the tone and content of your bank account change letter might vary slightly. Here are some tailored suggestions:

For Employers or Payroll Departments

- Include your employee ID or payroll number.
- Mention the date you want the new bank details to be active for salary deposits.

For Utility or Service Providers

- Specify your account or customer number.
- Clarify if this change affects automatic payments or billing.

For Financial Institutions

- Attach supporting documents such as a bank statement or voided check.
- Confirm if you need to fill out a formal form in addition to the letter.

Common Mistakes to Avoid

Even with the best intentions, some common errors can undermine your communication:

- Providing incorrect account details: Double-check for typos.
- Not specifying the effective date: Clarify when the new information should be used.
- Sending insecure information via unsecured channels: Use secure email or certified mail.
- Failing to request confirmation: Always ask for acknowledgment to ensure your records are updated.

Final Thoughts

A bank account change letter sample serves as a vital tool for maintaining accurate financial records and ensuring uninterrupted transactions. Crafting a professional, clear, and comprehensive letter will facilitate a smooth transition to your new banking details. Remember to tailor your letter to the recipient, include all necessary information, and follow up to confirm that your request has been processed successfully.

By understanding the components and best practices outlined in this guide, you can confidently draft your own bank account change letter whenever the need arises, safeguarding your financial interactions and maintaining professionalism in your communications.

Question What should I include in a bank account change letter sample? A bank account change letter should include your personal details, current account information, the new account details, a clear request for the change, and any necessary identification or documentation as required by the bank. How can I make my bank account change letter sample more professional? Use a formal tone, include your full name and contact information, address the letter to the appropriate bank representative, and clearly state your request with precise details. Proofread for errors before submitting. Is there a standard format for a bank account change letter sample? Yes, a standard format typically includes your contact information, the bank's address, a greeting, the body explaining the change request, and a closing signature. Templates are widely available online for reference. Can I use a bank account change letter sample for online banking updates? Yes, many banks accept written requests like a change letter for updating account details, especially if they require formal documentation. Always verify with your bank for their preferred method. What are common reasons for sending a bank account change letter sample? Common reasons include updating account information after moving, changing account types, adding or removing authorized signatories, or correcting errors in existing account details. Are there any tips for ensuring my bank account change letter sample is accepted? Ensure all information is accurate and complete, include supporting documents if necessary, send the letter via a traceable method, and follow up with the bank to confirm receipt and processing. Where can I find a free bank account change letter sample template? You can find free templates on banking websites, template platforms, or by searching online for 'bank account change letter sample template.' Customize the template to fit your specific situation.

Related keywords: bank account update letter, account change notification, bank account modification letter, sample bank account transfer letter, bank account update template, changing bank account letter example, bank account change form, bank account update email sample, bank account closure letter, sample letter for bank account change

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