

Attention TFSA processing unit,

Dear Sir/Madam,

Re: Mr. ABC

SIN: XXX-XXX-XXX

DOB: 04/12/1982

TFSA XXXX-XXXXXXXX NAME OF BANK

I am writing on behalf of our client Mr. ABC. Mr. ABC made a deposit in error to his TFSA account in December of 2014 as evidenced by the Notice of Assessment you sent to him.

At the time of the deposit Mr. ABC was a non-resident but did not know this disqualified him from making contributions to his TFSA account. These over contributions have resulted in a penalty amount of \$4,301.83.

We are asking that you please consider granting Mr. ABC relief from this penalty. Please consider that he is a first time offender and that there was a miscommunication with the bank involved. He has subsequently adjusted his account and now appears to be onside with the regulations of the TFSA account.

If I can provide any additional information I am happy to do so on behalf of our client. The client can also be contacted directly by phone or by mail.

H: (416) 123-4567

123 APPLE ST. TORONTO, ON A1B 2C3 CAN