

Dear _____,

Thank you for your recent transfer of _____. It looks like you mistakenly sent this as an international transfer via SWIFT, rather than as a standard bank (or SEPA) transfer. As a result, I've been charged fees and unfortunately received less than the expected amount.

To avoid this happening again, please make sure to send all future payments as SEPA transfers. As you and I are both within the [Single Euro Payments Area](#), transfers between our two countries are treated as domestic (not international) transfers. This will ensure I receive the full amount – and, in all likelihood, will also save you money.

Kind regards,
