

**FROM: MR KENNETH NGOBE**

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Compliments of the day

Thank you for giving me your time. Please be patient and read my letter to you. I am a staff of Lloyds TSB Group, South Africa attached to the Private Banking Services. I am contacting you concerning a customer and an investment placed under our banks' management few years ago. I contacted you independently of our investigations and no one is informed of this communication in which I would like to intimate you with certain facts that I believe would be of interest to you.

In 2000, the subject matter; ref: bb/tsb/bank/73 came to our bank to engage in business discussions with our Private Banking Services Department. He informed us that he had a financial portfolio of 22.35 million United States Dollars, which he wished to have us turn over on his behalf. I was the officer assigned to his case and I made numerous suggestions in line with my duties as the de-facto chief operations officer of the Private Banking Services Department, especially given the volume of funds he wished to put into our bank.

We met on numerous occasions prior to any investment being placed and I encouraged him to consider various growth funds with prime ratings. The favoured route in my advice to customers is to start by assessing data on 600 traditional stocks and bond managers and alternative investments. Based on my advice, we spun the money around various opportunities and made attractive margins for our first months of operation, the accrued profit and interest stood at this point at over 16 million United States Dollars. This margin was not the full potential of the fund but he desired low risk guaranteed returns on investments.

In mid 2004, he asked that the money be liquidated because he needed to make an urgent investment requiring cash payments in Europe . He directed that I liquidate the funds and had it deposited with a firm in Europe . I informed him that our bank would have to make special arrangements to have this done and in order not to circumvent due process, the bank would have to make a 9.5 % deduction from the funds to cater for banking and statutory charges. He complained about the charges but later came around when I explained to him the complexities of the task he was asking from us. Cash movement across borders has become especially strict since the incident of 9/11. I contacted our affiliates in Europe and to have the funds moved to main land Europe .

I undertook all the processes and made sure I followed his precise instructions to the letter and had the funds deposited in a security consultancy firm here in South Africa first of all. The firm is a specialist private firm that accepts deposits from high net worth individuals and blue chip corporations that handle valuable products or undertake transactions that need immediate access to cash. This small and highly private organization is familiar especially to the highly placed and well-connected organizations. In line with instructions, the money was deposited. He told me he wanted the money there in anticipation of his arrival from Norway later that week.

This was the last communication we had and it transpired around 25th November 2004. In June last year, I received a call from the security firm informing me of the inactivity of that particular portfolio. This was an astounding position as far as I was concerned, given the fact that I managed the private banking sector, I was the only one who knew about the deposit, and I could not understand why he had not come forward to claim his deposit. I made futile efforts to locate him without success. Four days later, information started to trickle in, that he was apparently dead. I received information that a person who suited his description was declared dead of a heart attack in Cannes , South of France. We were soon enough able to identify the body and cause of death was confirmed.

I immediately launched an investigation into possible surviving next of kin to alert about the situation and also to come forward to claim his estate. If you are familiar with private banking affairs, those who patronize our services usually prefer not only anonymity, but also some levels of detachment from conventional processes. In his bio data form, he listed no next of kin. In the field of private banking, opening an account with us requires that our bank shall divulge no information of its existence and accounts are rarely held under a name. Depositors usually use numbers and codes to make the accounts seem anonymous. This bank also gives the choice to depositors of having their mails sent to them or held at the bank itself, ensuring that there are no traces of the accounts and as I said, rarely do they nominate next of kin which is normal under the situation. Private banking clients apart from not nominating next of kin also usually in most cases leave wills in our care, in this case, he died without testate.

What I wish to relate to you will smack off unethical practice but I want you to understand something. It is only an outsider to the banking world who finds the internal politics there aberrational. The world of private banking especially is fraught with huge rewards for those who occupy certain offices and oversee certain portfolios. You should have begun by now to put together the general direction of what I propose. There is US\$ 30,370,000.00 deposited, I alone have the deposit details and they will release the deposit to no one unless I instruct them to do so.

I alone know of the existence of this deposit for as far as the finance firm is concerned, the transaction with our deceased customer was concluded when I sent the funds to the firm. All outstanding interactions in relation to the file are just customer services and due process. The security firm has no single idea of what's the history or nature of the deposit. They are simply awaiting instructions to release the deposit to any party that comes forward. This is the situation.

**MY PROPOSAL:** I am prepared to place you in a position to instruct the finance firm to release the deposit to you as the closest surviving relation. Upon receipt of the deposit, I am prepared to share the money with you in 50% for me and 50% for you. That is: I will simply nominate you as the next of kin and have them release the deposit to you. I would have gone ahead to ask the funds be released to me, but that would have drawn a straight line to me and my involvement in claiming the deposit. But on the other hand, you as a foreigner would easily pass as the beneficiary with the rights to claim. I assure you that I could have the deposit released to you in a few days. I will officially communicate with the security company and instruct them to release the deposit to you. With these things: all is done. I am aware of the consequences of this proposal. I ask that if you find no interest in this project that you should discard this mail.

I ask that you do not be vindictive or destructive. If my offer is of no appeal to you, delete this message and forget that I ever contacted you. Do not destroy my career because you do not approve of my proposal. You may not know this but people like me who have made tidy sums out of comparable situations run the whole private banking sector. I am not a criminal and what I do; I do not find against good conscience, this may be hard for you to understand, but the dynamics of my industry dictates that I make this move.

Such opportunities only come ones' way once in a lifetime. I cannot let this chance pass me by and I hope you understand because for once I found myself in total control and face to face with my destiny. These chances won't pass me by. I ask that you do not destroy my chance, if you will not work with me let me know and let me move on with my life but do not destroy me. I am a family man and this is an opportunity to provide them with new opportunities. There is a reward for this project and it is a task well worth undertaking. I have evaluated the risks and the only risk I have here is from you refusing to work with me and alerting my bank. I am the only one who knows of this situation; let's share the blessing if you find yourself able to work with me.

Contact me through the above info and if you give me positive signals, I will initiate this process towards a conclusion. Please observe these instructions religiously. Note that I am a family man; happily married with two kids. I send you this letter not without a measure of fear as to what the consequences might be, but I know within me that nothing ventured is nothing gained and that success and riches never come easy or on a platter of gold. This is the one truth I have learned from my private banking clients. Do not betray my confidence. If we can be of one accord, we should plan a meeting, soon.

I wait for your urgent response please.

Best regards  
Kenneth Ngobe  
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