

Greetings from Hong Kong,

Please kindly accept my apology for sending you this email without your consent. I believe you are a highly respected personality, considering the fact that I sourced your email contact from the peoples search database on the web during my descry search for a competent foreign partner whom can assist me in executing this project successfully. Although, I do not know to what extent you are familiar with events, I have a discreet proposal for you. This, however, is not mandatory nor will I in any manner compel you to honor against your will, but I hope you will read on and consider my offer.

I am Mr Sermon Kwan, Chief Executive and Global Marketing Head of the operations of Bank of Singapore Hong Kong, and Greater China. Before the death of Mr Andrzej Kremer on 10th April, 2010, he made a numbered fixed deposit in our bank on 17th February, 2010 for 24 calendar months with a value of US\$18,000,000.00 (Eighteen Million US Dollars Only). After his death, my bank discovered that Mr Andrzej Kremer did not declare any next of kin in his official documents including the paper works of his fixed deposit. I was his personal relationship banker for years, and he did confide in me the last time he was at my office that no one knew of this deposit in my bank. So, US\$18,043,200.00 including interest accrued is still lying in my bank, and no one will ever come forward to claim it. What bothers me most is that according to the laws of Hong Kong, a deposit account with no owner activity in relation to the balance and no existing next of kin for a period of over two years, the balance is turned over to the Central Bank of Hong Kong. It has been over two years now, and balances are transferred to the Central Bank of Hong Kong once a year, on 31 December. You can visit this websites below for your perusal:

<http://www.ovguide.com/andrzej-kremer-9202a8c04000641f8000000014f21969#>

[http://wiadomosci.gazeta.pl/wiadomosci/1,114892,9404805,Andrzej\\_Kremer\\_8\\_08\\_1961\\_10\\_04\\_2010\\_.html](http://wiadomosci.gazeta.pl/wiadomosci/1,114892,9404805,Andrzej_Kremer_8_08_1961_10_04_2010_.html)

<http://news.sky.com/story/772428/polish-president-killed-in-plane-crash>

Against this backdrop, my suggestion to you is that I will like you as a foreigner to stand as the next of kin/beneficiary to Mr Andrzej Kremer, so that you will be able to claim the funds in question, and invest same in your region.

## **WHAT IS TO BE DONE?**

I want you to know that I have had everything planned out carefully so that we shall come out successful. I have contacted a will & probate attorney that will prepare the necessary legal documents that will back you up as the next of kin/business associate to Mr Andrzej Kremer. All that is required from you is to furnish me with valid data so that my hired attorney can commence his job. After you have been made the beneficiary, the attorney will also file in for claims on your behalf and secure the necessary approval and letter of probate in your favor for the move of the entire funds to a suitable finance company or offshore numbered account that will be opened by you.

There is no risk involved at all in the matter as we are going to adopt a legalized method and the attorney will prepare all necessary legal documents. Please endeavour to observe utmost discretion in all matters concerning this project. Once the funds have been re-profiled and transferred to your designated bank account, we shall share in the ratio of 70% for me and 30% for you. Should you be interested, please send me the following information below:

- (i) Full Names:
- (ii) Current Residential Address:
- (iii) Country of Origin:
- (iv) Mobile/Tel: