



China Construction Bank

CCB – Bockenheimer Landstr. 51-53 – 60325 Frankfurt

Mrs. Solveig Fasanella

26th of June 2014

Written Reminder regarding the execution of two payment transfers amounting to EUR 11.699 and EUR 3.358 to Mr. Xue Lu Dong, customer of Taunus Sparkasse Frankfurt am Main

Dear Mrs. Fasanella,

unfortunately this is the 3rd reminder we have to issue against you since November 2013 due to wrong handling of payment transfers and improper control measures by you. We repeatedly express our deep dissatisfaction related to your misconduct which caused again trouble to our bank and the operations department.

On 28th of May 2014 our Head Office sent three payment orders (€ 11.714; € 3.347 and € 8.657) in favor of Mr. Xue Lu Dong who maintains his account with Taunus Sparkasse Frankfurt. For all payment orders effective bank information (BIC Code) had not been provided by Head Office. Due to this we sent inquiries to them. They responded on 5th of June 2014 to us that the beneficiary bank should be our bank in Frankfurt (BIC Code: PCBCDEFF). Since the beneficiary does not maintain any account with us we informed Head Office again that the provided beneficiary bank info was incorrect and ended the transactions related to € 11.714 and € 3.374.

For the third transaction amounting € 8.657 – after our investigation and new approach to Head Office – Head Office instructed us on 12th of June 2014 quoting original reference number HBX00OR1442702 to amend the beneficiary bank to HELADEF1TSK. This payment order was correctly amended and executed but due to a misjudgement also the other two payments (€ 11.714 and € 3.347) had been amended and executed. You as checker of these transfers did not properly control and therefore not recognize this wrong data input and released these two payments as well.

After submitting this letter to you Senior Management shall have a personnel meeting with you.

with kind regards

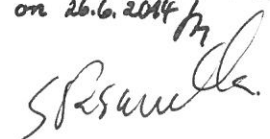
China Construction Bank Corporation
Niederlassung Frankfurt am Main



Biao Li



Karl Sternheimer

*discussed and submitted
between SM and Mrs. Fasanella
on 26.6.2014*


China Construction Bank Corporation · Niederlassung Frankfurt

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Karl Sternheimer

Von: Hui Lu
Gesendet: Mittwoch, 25. Juni 2014 17:20
An: Karl Sternheimer
Betreff: DESCRIPTIONS FOR TWO WRONG PAYMENT ORDERS

Dear Mr Sternheimer:

Refer to our telephone conversation, the descriptions for the two wrong payment orders are as following:

1. We received payment orders for EUR11714.00 on 28th May 2014 , EUR3374.00 and EUR8657.00 on 29th May 2014 from our head office. These three transactions are all in favor of Xue Lu Dong but the remitters are different. For all the payment orders, effective beneficiary bank information were not included in original messages.
2. We sent enquiries to head office for amendment, and head office responded on 5th June 2014 respectively indicating that the beneficiary bank should be PCBCDEFF(China Construction Bank Frankfurt). Since the beneficiary does not hold account with our bank, Miss Lu replied for EUR11714.00 and EUR3374.00 stating that the beneficiary bank information were incorrect, we ended these two transactions. For EUR8657.00, Miss Shang asked remitting bank to investigate again and provide correct information.
3. Head office responded the enquiry for EUR8657.00 on 12th June 2014 quoting original reference number HBX00OR1442702 and instructing us to amend the beneficiary bank as HELADEF1TSK.
4. Miss Kraus amended the payment order for EUR8657.00 accordingly and then she misjudged the other two transactions and modified according to the same amendment message.
5. Miss Fasanella released these transactions.

Best regards.

Lu

Hui Lu 路慧

Clearing Department

China Construction Bank

Frankfurt Branch

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60325 Frankfurt am Main Germany

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Fax +49 (0) 69-97149572

Emai: Hui_lu@cbbff.de

PREVIEW * Sender :PCBCDEFFXXX
PREVIEW * Receiver :HELADEFFXXX
Output
PREVIEW * Message :103
Type

PREVIEW * 20/Sender's Reference
PREVIEW * DE0140529000337
PREVIEW * 23B/Bank Operation Code
PREVIEW * CRED
PREVIEW * 32A/Value Date/Currency/Interbank Settled Amount
PREVIEW * 140612 EUR 8642,00
PREVIEW * 140612
PREVIEW * EUR
PREVIEW * 8,642.00
PREVIEW * 33B/Currency/Instructed Amount
PREVIEW * EUR 8657,00
PREVIEW * EUR
PREVIEW * 8,657.00
PREVIEW * 50K/Ordering Customer
/6227000210920099908
DONG GUO YI
PREVIEW * ID.132801193901214618
AERKADIYA GUANGYANG ROAD
LANGFANG CHINA
PREVIEW * 52A/Ordering Institution
PREVIEW * PCBCCNBHXB
PREVIEW * CHINA CONSTRUCTION BANK CORPORATION, HEBEI
PREVIEW * 57A/Account With Institution
PREVIEW * HELADEF1TSK
PREVIEW * TAUNUS-SPARKASSE FRANKFURT AM MAIN GERMANY
PREVIEW * 59/Beneficiary Customer
/DE46512500000001497669
PREVIEW * XUE LU DONG
MARIEN BADER PLATZ 22 61348
BAD HOMBURG GERMANY
PREVIEW * 71A/Details of Charges
PREVIEW * BEN
PREVIEW * 71F/Sender's Charges
PREVIEW * EUR 15,00
PREVIEW *

8,657.00

✓ correct transfer
HO released payment
finally

{1:F21PCBCDEFFAXXX0612026573}{4:{177:1406120416}{451:0}}{1:F01PCBCDEFFAXXX0612026573}
{2:O1991015140612PCBCCNBJXXX06120265731406121015N}{4:

:20:140603OR0395-S02

:21:140605DEI0007001

:79:WE REFER TO OUR MT103 PAYMENT ORDER
UNDER REF.HBX00OR1442702 FOR EUR8657.00
VAL20140529.

THE REMITTER HAS REQUESTED YOU TO AMEND

AS FOLLOWS: THE BNF BANK

SWIFT CODE HELADEF1TSK

THE BANK BANK ADD IS TAUNUS SPAR KASSE

ALL OTHER DETAILS REMAIN THE SAME.

PLEASE APPLY THE FUNDS AVOIDING DUPLICATION.

PLEASE QUOTE OUR REF. 140603OR0395 IN FUTURE

RESPONSE RELATING TO THIS CASE.

THANKS.

BEST REGARDS.

CCB CLEARING CENTRE

-}

PREVIEW * Sender :PCBCDEFFXXX
PREVIEW * Receiver :HELADEFFXXX
Output
PREVIEW * Message :103
Type

PREVIEW * 20/Sender's Reference
PREVIEW * DEO140530000425
PREVIEW * 23B/Bank Operation Code
PREVIEW * CRED
PREVIEW * 32A/Value Date/Currency/Interbank Settled Amount
PREVIEW * 140612 EUR 11699,00
PREVIEW * 140612

PREVIEW * EUR

PREVIEW *

11,699.00

PREVIEW * 33B/Currency/Instructed Amount

PREVIEW * EUR 11714,00

PREVIEW * EUR

PREVIEW *

11,714.00

expl. see 1

PREVIEW * 50K/Ordering Customer

/4340620210160772

PREVIEW * ZHANG QINGYU

ID.132801194509034625

PREVIEW * 52A/Ordering Institution

PREVIEW * PCBCCNBJHBX

PREVIEW * CHINA CONSTRUCTION BANK CORPORATION, HEBEI

PREVIEW * 57A/Account With Institution

PREVIEW * HELADEF1TSK

PREVIEW * TAUNUS-SPARKASSE FRANKFURT AM MAIN GERMANY

PREVIEW * 59/Beneficiary Customer

/DE46512500000001497669

PREVIEW * XUE LU DONG

MARIEN BADER PLATZ 22 61348

BAD HOMBURG GERMANY

PREVIEW * 71A/Details of Charges

PREVIEW * BEN

PREVIEW * 71F/Sender's Charges

PREVIEW * EUR 15,00

PREVIEW *

MsgNo: --1

oprator: DEFF06

7

PREVIEW * Sender :PCBCDEFFXXX
PREVIEW * Receiver :HELADEFFXXX
Output
PREVIEW * Message :103
Type

PREVIEW * 20/Sender's Reference
PREVIEW * DE0140530000426
PREVIEW * 23B/Bank Operation Code
PREVIEW * CRED
PREVIEW * 32A/Value Date/Currency/Interbank Settled Amount
PREVIEW * 140612 EUR 3359,00
PREVIEW * 140612
PREVIEW * EUR
PREVIEW *
PREVIEW * 33B/Currency/Instructed Amount
PREVIEW * EUR 3374,00
PREVIEW * EUR
PREVIEW *
PREVIEW * 50K/Ordering Customer
/6227000210920099908
DONG GUO YI
PREVIEW * ID.132801193901214618
AERKADIYA GUANGYANG ROAD
LANGFANG CHINA
PREVIEW * 52A/Ordering Institution
PREVIEW * PCBCCNBHJBX
PREVIEW * CHINA CONSTRUCTION BANK CORPORATION, HEBEI
PREVIEW * 57A/Account With Institution
PREVIEW * HELADEF1TSK
PREVIEW * TAUNUS-SPARKASSE FRANKFURT AM MAIN GERMANY
PREVIEW * 59/Beneficiary Customer
/DE46512500000001497669
PREVIEW * XUE LU DONG
MARIEN BADER PLATZ 22 61348
BAD HOMBURG GERMANY
PREVIEW * 71A/Details of Charges
VIEW * BEN
PREVIEW * 71F/Sender's Charges
PREVIEW * EUR 15,00
PREVIEW *

3,359.00

3,374.00

H.V. sent
back money to
Hebei Branch 15.6.14
Hebei Branch ?

11.699
3359
€ 15,058

{1:F21PCBCDEFFAXXX8738701304}{4:{177:1406161616}{451:0}}{1:F01PCBCDEFFAXXX8738701304}
{2:O1961615140616HELADFFBXXX86221652411406161615N}{3:{108:3C00720-5662}}{4:

:20:00153C00720

:21:140613DEO0033002

:76:ATTN. REF. DEO140530000425

PLEASE BE INFORMED, THAT THE FUNDS
HAD ALREADY BEEN CREDITED. THERFORE
PLEASE ADVICE YOUR CUSTOMER TO
CONTACT THE BENE DIRECTLY. WE CLOSE

:77A:our file.

kind regards heladef1tsk mso-tbs.

:11R:103

140616

:79:20:001510BY620

21:00107BT7720

-}{5:{MAC:00000000}{CHK:9312EE1B15C4}}{S:{SAC:}{COP:P}}