

Dear,

I am Stuart T Gulliver, Group General Manager; CEO, Group Private Banking HSBC. I am getting in touch with you regarding the estate of a deceased client with similar last name and an investment placed under our banks management.

I would respectfully request that you keep the contents of this mail confidential and respect the integrity of the information you come by as a result of this mail. I contact you independently and no one is informed of this communication.

In 2000, the subject matter, Mr. Alfred came to our bank to engage in business discussions with our private banking division. He informed us that he had a financial portfolio of 18.450 million Great Britain Pounds, which he wished to have us invest on his behalf.

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 10 million Great Britain Pounds. In late 2003, he instructed that the principal sum (18.450M) be liquidated because he needed to make an urgent investment requiring cash payments in Antwerp, Belgium. He directed that I liquidate the funds and had it deposited with a security consultancy firm based in Madrid, Spain. The firm is an especially 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. However the firm got in touch with us late last year, informing us that this money has not been claimed. On further enquiries we found out that Mr. Alfred was involved in an accident in Cannes, South of France. If you are familiar with private banking affairs, those who patronize our services usually prefer anonymity. Private banking clients usually in most cases leave wills in our care, in this case; Mr. Alfred died intestate. He has no next of kin and the reason I am writing you is because you share the same last name.

What I propose is that since I have exclusive access to his file, you will be made the beneficiary of these funds. I am prepared to instruct the security 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 half. You do not have to have known Alfred. I know this might be a bit heavy for you but please trust me on this. In the banking circle this happens every time. The other option is that the money will revert back to the state.

Nobody is getting hurt; this is a lifetime opportunity for us. I hold the KEY to these funds, and from my years as a banker, we see so much cash and funds being re-assigned daily.

Please, again, note I am a family man; I have a wife and children. I send you this mail not without a measure of fear as to the consequences, 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 act swiftly on this. Please get back to me as soon as possible

I await your response.

Stuart T Gulliver.