

**From:** Frank Robinson [mailto:frkrob@caramail.com]  
**Sent:** vrijdag 18 februari 2005 22:32  
**To:** writers@nigerians.biz  
**Subject:** Please Confirm Receipt

Thank you for giving me your time. Please be patient and read my email to you.

I am a staff of Lloyds TSB Group Plc here in the UK attached in Private Banking Services. I am contacting you concerning a customer and, an investment placed under our banks management 3 years ago. I would respectfully request that you keep the contents of this mail private and also to kindly respect the integrity of the information you come by as a result of this mail.

In 2000, the subject matter; ref: bb/tsb/bank/81 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 8.35 million United States Dollars, which he wished to have us turn over (invest) on his behalf. I was the officer assigned to his case; 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.

In mid 2001, 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 of us. Cash movement across borders has become especially strict since the incidents of 9/11.

I contacted my affiliate in Europe and had the funds available in main land Europe. 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, this transpired around 25th February 2003.

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. The bank 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 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 means no one will know of its existence, accounts are rarely held under a name; depositors use numbers and codes to make the accounts anonymous.

It is this investigation that resulted in my being furnished with your details as a possible relative of the deceased. My official capacity dictates that I am the only party to supervise the investigation and the only party to receive the results of the investigation. According to practice, the firm will by the end of this financial year broadcast a request for statements of claim to our bank, failing to receive viable claims they will most probably revert the deposit back to our bank. This will result in the money entering our bank's accounting system and the portfolio will be out of my hands and out of the Private Banking Services Department. This will not happen if I have my way.

What I wish to relate to you will smack of unethical practice but I want you to understand something. It is only an outsider to the banking world who finds the internal politics of the banking world 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\$ 8,370,000.00 deposited, I alone have the deposit details and they will release the deposit to no one unless I instruct them to do so.

The finance 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. This bank has spent great amounts of money trying to track this man's family; they have investigated for months and have found no family. The investigation has come to an end. My proposal; you share similar details to the late fellow; 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 half and no more. That is: I will simply nominate you as the next of kin and have them release the deposit to you. We share the proceeds 50/50. 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. I assure you that I could have the deposit released to you in a few days. I will simply inform our bank of the final closing of the file relating to the customer. I will then officially communicate with the finance company and instruct them to release the deposit to you. With these two things: all is done.

The alternative would be for us to have the firm direct the funds to another bank with you as account holder. This way there will be no need for you to think of receiving the money from the firm. We can fine-tune this based on our interactions. If you find yourself able to work with me, contact me through this email account [frkrob@caramail.com](mailto:frkrob@caramail.com) If you give me positive signals, I will initiate this process towards a conclusion. I wish to inform you that should you contact me via official channels; I will deny knowing you and about this project. I repeat, I do not want you contacting me through my official phone lines nor do I want you contacting me through my official email account. Contact me only through this email address. I do not want any direct link between you and me. My official lines are not secure lines as they are periodically monitored to assess our level of customer care in line with our Total Quality Management Policy. Please observe this instruction religiously. Please, again, note I am a family man; I happily married with two kids.

I await your response.  
Russel Campbell.