

**Federal Bank of Atlantis Ltd.**

FBA Bank Towers  
Atlantis     123456  
P: +1123.456.789  
F: +1123.456.987

Date: October, 2nd, 2017

Atlantis

**Financial Department**

**Artemida Olimpiakos** **Statement**

I am employed in Federal Bank of Atlantis as Head of the Financial Department. FBA is well known, successful and trustable bank in Europe with branches and businesses in number of different countries not only in Europe, but worldwide as well. We were delighted to confirm that recent market analysis are showing that due to its policies clients of the Bank are tending to rise in numbers and in services requests.

Having afore mentioned on mind, I was informed that our Board of Directors decided to issue a special anniversary bond to mark its 100 years of existence and successful operations.

I was first contacted by Georgos Atlantis, Head of the Department for Logistics and Operations, on September 21st by e-mail, notifying me that Department for Logistics and Operations started making all necessary preparations for the printing of bonds, including finding a suitable partner to supply all necessary printing elements. He also told me that due to the lack of the working force Deputy Head of DLO will engage as well. On the same day I was contacted by Deputy Head of the Department, Yorgos, who told me that we need to commence this task with outmost urgency and that he will include some additional help from his department

Very soon Yorgos informed me that he found reliable company named United Bank Printing or UBP. They were willing to be contracted for this job with price of 300.000 EUR, 100.000 in advance, rest on the shipping day. He also told me that person in charge in UBP will be Otos Polaroidos, whom I knew from some social events as Chief Financial Officer of the UBP. I sent him quick e-mail saying that I would be the one for handling finances of this contract, including approving and making transfers. He responded back immediately saying that he’s glad that we’re in business.

On 22nd Otos sent me e-mail saying that we need to make immediate transfer of 100.000 EUR for advanced payment to UBP. Mail included pro-forma invoice with all necessary banking elements. Bank instructions included information’s for money transfer to UBP banking account in Dockland Securities Bank of Norland. I remember that account looked perfectly in order with nothing to raise suspicion. IBAN and SWIFT worked perfectly designating transfer to the DSBN main branch in Norland’s capital, Blankeberg. I authorized payment and transfer of 100.000 EUR was done during that day.

Next important moment was that Otos sent me e-mail on 28th of September stating that 20.000 special printing papers should have been printed and that they are ready to ship the shipment as soon as they got confirmation about final payment. He also stated that due payment of 200.000 Euros should be done as soon as possible and that they will very soon send to me final invoice.

I also noticed that Yorgos was in cc of this e-mail. I sent him short e-mail requesting confirmation of what was stated what he did. Having that said, I started preparing all necessary arrangements for the final transfer. Yorgo confirmed everything is OK.

On the same day very close to closing of our business hours, Otos sent me another e-mail with final invoice for amount of 200.000 EUR including changes of the banking account information’s with request for making transfer first thing tomorrow morning due to the national holiday in Norland and closing of all offices and branches of Docklands Securities Bank of Norland in that country for next 3 working days. Instead of Norland, bank account details of UBP account in Docklands Securities Bank of Norland in Ostland were given.

Since it was already really late and working hours were almost if not already finished, and since I had on my mind our urgent need for the material, I finished all necessary paperwork and e-banking preparations for transferring of 200.000 EUR to the banking account of UBP in Ostland next day first thing in the morning. First thing tomorrow morning what I did was authorizing and actually transferring aforementioned amount to given account. That was September 29th.

I realized something went wrong when on the morning of September 30th Otos contacted me again by e-mail requesting immediate payment of the outstanding balance. I told him that the payment had already been made and that we are expecting delivery of the goods. As an aside, I offered my congratulations to Otos on the National Holiday.

Very soon I got another e-mail from Otos saying that he checked their bank account and that no payment had been received from our side. He also asked me why I’m congratulating them on a public holiday, when the next one is not due for another two months.

I immediately notified Yorgos about what happened.

Head of FBA FD

Artemida Olimpiakos