




永隆銀行  
WING LUNG BANK

Wing Lung Bank Ltd. 45 Des Voeux Rd. Central Hong Kong

From Mr. Yiu Lung Cheng  
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4<sup>TH</sup> March, 2014

Dear 

Accept my sincere apology for this unsolicited letter to you, I am aware that this is certainly not a conventional way of approach to establish a relationship of trust but you will realize the need for my action. I have used the opportunity of a friend coming to England to send this letter to you for security reasons as I wanted to be sure my letter was not intercepted here in Hong Kong. My names are Mr. Yiu Lung Cheng, Chief Operating Officer of Wing Lung Bank Ltd, 45 Des Voeux Road Central Hong Kong. I got your contact information's through the Swiss public records while searching for a last name similar to a late customer's. I am writing you regarding a deceased client of my bank, Engr.  an Oil Magnate who lived in Hong Kong for twenty-eight years; he died along with his immediate family during the Tsunami catastrophe which occurred December 2004.

Before his demise, he deposited the sum of (\$28,980,369.00 (Twenty Eight Million, Nine Hundred and Eighty Thousand, Three Hundred and Sixty Nine USD) placed under our Bank Management. The institution being aware of his death have mandated me to present a member of his family (heir/inheritor) or Next of kin to make Claims of his funds with our bank otherwise, it will be forfeited, seized or confiscated by the authorities and reverts to the treasury of the Bank of China as unclaimed. Due to the fact that we operate in accordance with the Hong Kong law, such fortune is automatically bequeathed to the government if there is no heir or Next of kin to the deceased that would surface to claim the fortune within the specified time. However, this law is unjust and inhuman as it often creates an avenue for the top officials of some financial institutions to divert such fortunes for their own selfish use. On that ground, I decided to search for any of my late client's relative which has proved abortive as he did not declare officially any Next of kin or beneficiary.

I am contacting you because you share the same last name with my late client; I know you might not be related but after countless efforts to locate direct relative to the late client and a (3) Three months final notice from the Bank to present a beneficiary to the fund, and failure to meet up with this deadline means the fund will be liquidated to the Bureau as unclaimed fund and that I forbid happening. Against this backdrop, I decided to contact you to join me to put claims on this deposit before it's forfeited to the authorities.

My suggestion to you is, I will like to present you as the Next of Kin and beneficiary to this deposit, since you are both foreign nationals and you share same last name by virtue of my position as the branch manager, I will now place your name as the Next of kin/Beneficiary to the late client and I will prepare the relevant legal documentations that will assist to facilitate the release of the fund to you without any breach of the law.

Note that I have worked out all modalities to complete the transaction successfully, be rest assured that the transaction is 100% legal and risk free. Once the fund is released to you, we shall share in the ratio of 65% for me, 30% for you while remaining 5% will be set aside for any expenses incurred during the cause of securing this deposit. If my proposal is acceptable to you, kindly reply via any of my emails, [ylc44@asia.com](mailto:ylc44@asia.com), [ylc44@accountant.com](mailto:ylc44@accountant.com), or can be reached at all times on my direct telephone number Tel: +85281700471.

Regards Sincerely,

*Yiu Lung Cheng*

Mr. Y L Cheng