

**TAB 1**



# Summons

In the matter of Tax Liability of John Does

Internal Revenue Service (Division): Small Business/Self Employed Division

Industry/Area (name or number): Area

Periods: Years ending 12/31/1999, 12/31/2000, 12/31/2001, 12/31/2002, 12/31/2003 and 12/31/2004

## The Commissioner of Internal Revenue

To: PayPal, Inc.

At: 2211 N. First Street, San Jose, CA 95131

You are hereby summoned and required to appear before Barbara Kallenberg or Designee  
an officer of the Internal Revenue Service, to give testimony and to bring with you and to produce for examination the following books, records, papers, and other data relating to the tax liability or the collection of the tax liability or for the purpose of inquiring into any offense connected with the administration or enforcement of the internal revenue laws concerning the person identified above for the periods shown.

See attachment

If you wish to submit your responses to the IRS without appearing in person, please mail your responses to Barbara Kallenberg at the Deerfield Beach FL address shown below; or, if you have questions about the format in which to provide electronic media, please contact Revenue Agent Daniel Reeves by telephone at (609) 625-3040, x 135.

**Do not write in this space**

### Business address and telephone number of IRS officer before whom you are to appear:

300 Lock Road, Deerfield Beach, FL 33442-3801 Telephone: (954) 725-1765

Place and time for appearance at IRS, 55 South Market Street, San Jose, CA 95113-2324; Telephone: (408) 817-6705



Department of the Treasury  
Internal Revenue Service

[www.irs.gov](http://www.irs.gov)

Form 2039 (Rev. 12-2001)  
Catalog Number 21405J

on the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ at \_\_\_\_\_ o'clock \_\_\_\_\_ m.

Issued under authority of the Internal Revenue Code this \_\_\_\_\_<sup>(year)</sup> day of \_\_\_\_\_, \_\_\_\_\_<sup>(year)</sup>

\_\_\_\_\_  
Signature of issuing officer Territory Manager  
Title

\_\_\_\_\_  
Signature of approving officer (if applicable) Title

**Original — to be kept by IRS**

Attachment to "John Doe" Summons to PayPal, Inc.

1. For each PayPal account where

- (a) any person or entity associated with the account has or had an address or telephone number in the United States, or a social security number, and where any source or destination of account funds at any time during the period January 1, 1999, through December 31, 2004, was a bank account at or a payment card (including credit, charge, or debit cards) issued by a financial institution in Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Belize, Bermuda, British Virgin Islands, Cayman Islands, Cook Islands, Costa Rica, Cyprus, Dominica, Gibraltar, Grenada, Guernsey/Sark/Alderney, Hong Kong, Isle of Man, Jersey, Latvia, Liechtenstein, Luxembourg, Malta, Nauru, Netherlands Antilles, Panama, Samoa, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Singapore, Switzerland, Turks and Caicos, and Vanuatu; or
- (b) any source or destination of account funds at any time during the period January 1, 1999, through December 31, 2004, was a payment card that appears on the schedule of card numbers attached hereto as Schedule A;

please provide all account records for the period January 1, 1999, through the date of compliance with this summons, including the following:

- a.) Account home page and related information pages;
- b.) Any other records identifying payment cards or bank accounts used as the source of destination of funds;
- c.) Transaction and download logs and other records of all transactions on the account;
- d.) Account activity logs;
- e.) Records identifying all related PayPal and eBay accounts, including related eBay registration pages;
- f.) account balance and history records;
- g.) correspondence;
- h.) security records; and
- i.) know your customer records.

This request includes payment cards issued by banks doing business in the listed jurisdictions, whether directly (in any jurisdiction) or through another bank (in any jurisdiction). For example, it includes cards issued by a bank in the United Kingdom (not a listed jurisdiction) on

behalf of a bank in Jersey (a listed jurisdiction). It also includes cards issued by banks in the listed jurisdictions on behalf of another bank (from any jurisdiction).

This request does not include payment card accounts listed on the attached Schedule B.

2. For each bank account and payment card account identified under paragraph 1, above, identify all other PayPal accounts linked to such bank account or payment card account and provide the following information with respect to such other PayPal account:
  - a.) Account home page and related information pages;
  - b.) Any other records identifying payment cards or bank accounts used as the source of destination of funds;
  - c.) Transaction and download logs and other records of all transactions on the account;
  - d.) Account activity logs
  - e.) Records identifying all related PayPal and eBay accounts, including related eBay registration pages;
  - f.) account balance and history records;
  - g.) correspondence;
  - h.) security records; and
  - i.) know your customer records.
  
3. To the extent the records described in paragraphs 1 and 2 above are stored on computer media, please provide a copy of the records with respect to the specified accounts in electronic form. For the purpose of this summons, the term "electronic form" means a machine-sensible data file in either a "flat file" or database format capable of being retrieved, manipulated and processed by a computer, together with a record layout or data dictionary describing the file structure and the data element contents.
  
4. For the purpose of this summons, the word "records" refers to any written, printed, typed, graphically, visually or aurally reproduced materials of any kind or other means of preserving thought or expression, and all tangible things from which information can be processed or transcribed, including, but not limited to:
  - A) Contracts, agreements, plans, summaries, opinions, reports, commentaries, communications, correspondence, memoranda, minutes, notes, comments, messages, telexes, telegrams, teletypes, cables, facsimiles, and electronic mail; and
  - B) Video and/or audio tapes, cassettes, films, microfilm,

computer discs and other information which is stored or processed by means of data processing equipment and which can be retrieved in printed or graphic form; and

- C) Copies of any software necessary to process or retrieve the data summoned, plus all manuals or similar documents related to the use of such software.
5. For the purpose of this summons, you are required to produce all records described in this attachment, whether located in the United States or otherwise, that are in your possession, custody, or control, or otherwise accessible or available to you either directly or through other entities.

**TAB 2**

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E-mail

Search this Site:


The FINOR Internet Offshore Banking Center is maintained by The Finor Organization.

We are an internationally diversified group offering expert advice and services to individuals, businesses, and institutions. Our sister company "Finor Associates, Ltd" is a highly efficient worldwide business mainly specializing in financial services and the formation, domiciliary, administration and management of offshore companies within all major areas throughout the world: we specialize in setting up and managing offshore companies and trusts in order to protect assets retain confidentiality and save tax.

Our worldwide team will help you managing and using your offshore structure to your best advantage. We are dedicated to providing like-minded individuals and companies the best in offshore advice, products, and useful privacy related services for highly confidential business. We are also able to make referrals to a number of other closely allied organisations.



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OFFSHORE SPECIALISTS, TAX CONSULTANTS, TAX PLANNING SPECIALISTS  
INVITED AS DEALERS

Reseller Program

At this time, both direct and indirect taxes are accounted of. the Governments of most industrialized nations collect well in excess of 50% of all we earn. yet persistently say that taxes are lower than ever: believe that and you'll believe anything!



That's why we have a situation where virtually everyone who is either self employed, owns and runs a business or has family money, needs to move offshore to protect both assets and income. In one way our philosophy is very simple - to pay the least tax ourselves and to help others do the same! It's not that we're against all taxes *per se*, but there are limits to what we'll take!



Advantages of working with the Finor Organization:

We provide you with complete confidentiality.




We protect your assets.

Greatest efficiency since we have all the necessary professionals required to service you.



We are the offshore professionals: we live offshore, work offshore and fully understand the offshore financial needs of successful individuals and the diversified requirements of active business enterprises

We offer you the opportunity to invest internationally



We insure your beneficiaries' unrestricted access to your estate, exactly as you left it, without any deductions.

As a 100% internet offshore services provider, we are extensively automated here and operate with virtually no paperwork in order to keep our costs down, reductions we can pass on to you. Indeed we are proud to be able to offer our international clients one of the most comprehensive and certainly cost effective ranges of offshore company, financial and privacy related services available.

Unlike from many, please don't expect expensive glossy brochures from us. What paperwork we do send out is generally laser-printed to order or internet files and we're sure that our many satisfied Clients will say it's all that's really needed. If it's 'gloss' and expensive offices you want, go to other providers and pay between 70% and 200% more for exactly the same service.

#### Frequently Asked Questions

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We are based and administered out of modern offices in Panama, the greatest banking and financial centre of Latin America with more than 300 banks operating in its famous Banking Area, and having the strictest banking and financial secrecy laws in the world. It is here, working in conjunction with our Holding and Trust Companies, that our actual offshore company formations are carried out. Please address ALL general correspondence to our Panamanian office, coordinates as follows:

The Finor Organization  
2nd Floor, World Trade Center Building  
53rd Street, P.O. Box 0832-0588  
Marbella, Panama City  
Republic of Panama  
Tel: +507 205 1914 - Fax: +507 205 1800

**IMPORTANT NOTICE:** While we would like to respond to all enquiries, it is not always possible due to the incredible volume of email that we receive. Keeping your message short and to-the-point tremendously increases your chance of receiving a quick response. Vague questions like "send more info on offshore banking" will be ignored - we therefore invite you to review our extensive web site so you can get all information required to proceed. Also, due to our efficient online setup and high volume we have chosen not to engage in routine phone calls. Thus, please do not call us or ask us to call you as we most certainly won't! Instead, please take some time to review our extensive web site, then formulate your questions as clearly as possible and send them via email. Many thanks for your cooperation.

Because of our own concerns about privacy, we are very security conscious for our Clients. Whilst we do not decry any of our competitors, we can assure all our Clients, existing and prospectives, that records we keep are archived on optical disks, encrypted using PGP encryption software to military standards and that it would take a court order to force us to reveal even the location, let alone the country where those records are stored. It would then take a further court order within that jurisdiction itself to make us reveal the content of those records; moreover such an order to be made, a prima facie case of either money laundering, drug smuggling or terrorism/illegal arms dealing within that jurisdiction itself would have to be proven. We should also point out that the computers which hold our web site, our administrative records, our clients records and our company formation details are all in different countries.



*We consider this to be of vital importance, not for ourselves, but for you, our Clients.*

As a final word on security, more as a 'thought provoker'..... most of the Company Formation Agents we know of are 'onshore' based, like in the UK, the USA etc. Just what could happen to you if the offices of one of these companies was raided by Revenue Inspectors or another Government Department acting on their behalf - just acting on an unspecified tip-off you understand (or even a totally illegal 'fishing expedition' - yes, they do happen!) - and the company records, including your name as a Client and 'owner' of an offshore company they'd formed for you, were seized?

We do make further mention of security matters throughout these pages, so you can rest assured it is a major priority with us.

## Services provided

### **1** OFFSHORE COMPANY SERVICES

- Formation of Companies in all major offshore centres worldwide
- Administration of Offshore Companies
- Provision of 3rd party professional directors
- Provision of nominee shareholders
- Undertaking Company Searches
- Ship Registration (BVI - Cayman Islands - Panama)

### **2** OFFSHORE TRUST SERVICES

- Formation and Administration of Offshore Trusts
- Professionally licensed trustee companies & trustee services
- Asset Protection Planning

### **3** BANKING AND FINANCIAL SERVICES

- Banking Licenses (class A & B)
- Opening of corporate, trust, and personal accounts
- Administration of personal and professional bank accounts
- Assistance with arranging Credit and Debit cards
- Assistance with arranging banking services
- Arranging introductions to reputable Private Banks
- Private Investment Programs

### **4** ADMINISTRATIVE SERVICES

- Commercial Administration
- Mail forwarding services
- Provision of dedicated telephone, facsimile, email services
- Preparation and despatch of client correspondence
- Preparation and execution of commercial contracts
- Arranging for the notarisation, legalising, apostilling of documents

### **5** PTs SERVICES

- Assisting clients in obtaining residence and citizenship
- Alternative ID Products
- High-quality countersurveillance equipment

- ◆ Anonymous cellular telephones

 OTHER SERVICES

Finor Associates, Ltd also offers a number of other services which can be very useful to a broad range of companies. These include:  
International Captive Insurance  
Production of Invoices and Re-invoicing Services

Some other services that we offer are:

- ◆ International Portfolio Management
- ◆ Institutional Corporate Management
- ◆ Shipping
- ◆ Accounting Services

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We would now suggest you go to our Companies page...

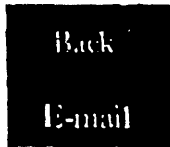
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FIND/BUY RELATED BOOKS!



## Offshore Bank Accounts



Search this Site:



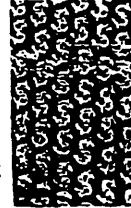
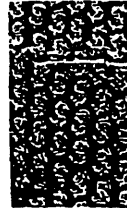
Secured Corporate Account

Personal Privacy Account

High Interest Deposit Account

Int'l Offshore Management Account

Offshore Investment Account



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Contrary to popular opinion, offshore banking is not illegal per se nor is its usefulness limited to (illegal) tax evasion.

While we do not endorse breaking the law in your particular jurisdiction, we *are* ardent advocates of every citizen's personal financial (and general) freedom.



Used wisely, the offshore bank accounts offered here can help you safeguard your assets and protect your own future as well as that of your beloved: the best protection against informers and tax hound is a virtually anonymous bank account.

>>>>Once an offshore bank account has been opened for you, **ALL** future correspondence concerning your account **MUST** be directed to the bank concerned, **NOT** back to us!<<<<

Since years we have an established record of business achievement and an in dept knowledge of the banking industry.

In particular, we have developed a unique relationship with leading Banks which enables us to exclusively market a range of high quality banking products.

By special arrangement with our banking partners we are able to introduce you to an exceptional range of confidential bank account services - checking, savings, credit card, brokerage and loan accounts with the convenience and control via the Internet.

These **BANK ACCOUNTS** offer your company many of the benefits and feature offered by other institutions **ALL IN AN OFFSHORE ENVIRONMENT!**

Confidential Bank Account

Near Anonymous Offshore Bank Accounts - Finor Associates Ltd

<b>VAT &amp; ELL</b>	Savings Account Certificates of Deposit
<b>PAYMENT TERMS</b>	Checking Account Money Market Account
<b>CORPORATE BANKING</b>	Loan
<b>INTERNET BANKING</b>	Credit Card Full Internet Banking
<b>BROKERAGE</b>	Brokerage Personal Tailor-Made Banking
<b>OFFSHORE TAX ADVANTAGES</b>	Full Offshore Tax Advantages

**How To Apply:**

We will need from you our introduction fee of US\$1,500, your full particulars (name, surname, address, tel/fax/e-mail) and a photocopy of any identification documentation.

Business applications must also be supported by the following (photocopies): Certificate of incorporation, Memorandum & Articles (Charter), Certificate of Good Standing, and Company Resolution to open a bank account. Also each director must also provide a photocopy of personal valid identification documentation.

**How long does it take to open such an account?**

Approximately 25 working days.

**How much do I need to activate my account?**

Most of banks require a certain minimum initial deposit into the account in order activate it - we would suggest a minimum of US\$3,000 to be deposited for this purpose, higher if you require a debit card - however the individual bank concern will advise you of this along with the other information usually sent to new accou holders once they have all the paperwork from us.

**Money Back Guarantee**

If for some reason, your application was not successful, any money paid to Finor Associates, Ltd. - i.e. our US\$1,500 Introduction Fee - would be **IMMEDIATELY** returned!

Please note that our Firm does not disclose the name of the Banks until confirmation of the payment of our fees is received. The Banks only want to deal with people interested in openi and operating offshore accounts. If the information provided by our Firm does not satisfy yo then it definitely means that you are not interested in opening an offshore bank account.

If you are looking for:

- True 'Offshore' Corporate Banking For Your Company
- NO Reporting Requirements
- NO Taxation

Near Anonymous Offshore Bank Accounts - Finor Associates Ltd

- 24 Hour On-Line Electronic Banking From Your Own PC
- True Multi-Currency Accounts
- Low Account Management Charges
- International ATM Debit/Secured Credit Card Availability



Then Look No Further!

Country	References	Credit/Debit Card	CheckBook
ANDORRA (*)	Yes	Yes	No
ANGUILLA	Yes	Yes	No
ANTIGUA	Yes	Yes	Yes
AUSTRIA	Yes	No	No
BAHAMAS	Yes	Yes	Yes
BELIZE	Yes	Yes	No
BVI	Yes	Yes	Yes
CAYMAN ISLANDS	Yes	Yes	Yes
COSTA RICA	No	Yes	No
CYPRUS	Yes	Yes	No
DOMINICA	Yes	Yes	No
GIBRALTAR	Yes	Yes	Yes
GUERNSEY	Yes	Yes	Yes
HONG KONG	Yes	Yes	No
JERSEY	Yes	Yes	Yes
LATVIA	No	Yes	Yes
LUXEMBOURG	Yes	Yes	Yes
MALTA	Yes	No	No
MAURITIUS	Yes	Yes	Yes
PANAMA (*)	Yes	Yes	Yes
SEYCHELLES	Yes	Yes	No
SINGAPORE	Yes	Yes	No
SWITZERLAND (*)	Yes	Yes	No
TURKS & CAICOS	Yes	Yes	Yes
U.K.	Yes	Yes	Yes
USA	Yes	Yes	No

(\*) Requires attendance in person to open account.

AGAIN WHAT WE NEED FROM YOU: We need your full personal data, postal address, telephone/fax/e-mail and also which country's bank a/c you want to obtain. When a Reference is required you have to provide it from your bankers in the form

## Near Anonymous Offshore Bank Accounts - Finor Associates Ltd

of a letter (under the Bank's official letterhead) that they know you as a customer their bank and their dealings with you were satisfactory. Moreover, we need a photocopy of your passport or your driver's license and our opening fees i.e. US\$1.500.

Upon receipt of the above we will send you the necessary Bank Application Form in order to duly fill them out, sign and submit through ourselves. It normally take up to three (3) weeks to obtain the a/c number.

In case you need a Corporate Bank A/C we need also certified copies of your company's papers i.e. the Deed of Incorporation, Articles (preferably an English version) plus a Certificate of Good Standing (from the Registrar of Companies) that your company is still valid and in the Register.

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 ORDER NOW!

**Finor**



Search this Site:

## Personal Privacy Account

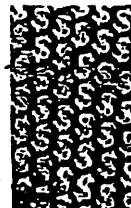
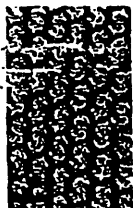
Offshore Bank Accounts

Secured Corporate Account

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### PERSONAL PRIVACY ACCOUNT

We are pleased to announce the new Personal Privacy Account! A new private banking experience for the security and privacy conscious individual.

*As far as we are currently aware, there is NO other such Personal Privacy Account available elsewhere. certainly that offers so much for so little!*

If you are looking for:

- A Secure And Private Personal Offshore Account
- Minimum Requirements For The Account Signatory
- NO Reporting Requirements
- Your Name Not In The Account Title
- 24 Hour On-Line Electronic Banking From Your Own PC
- The Ability To Withdraw Cash From Local ATM Machines
- Low Account Management Charges
- International ATM Debit/Secured Credit Card Availability



Then Look No Further!

Finor Associates, Ltd. are only too well aware that many individuals around the world are looking for a way to keep, and be able to use and have free access to, some or all of their personal funds outside their own home country.

Personal accounts have become as subject to bureaucracy and invasion of privacy as corporate accounts and as more and more people earn money 'outside the normal system' there are fewer and fewer ways of safely placing that money beyond the reach of those most keen to grasp it.

In answer to this increasing problem, the Personal Privacy Account is a way to enhance one's personal privacy in this increasingly bureaucratic and invasive age by means of having a ready formed inexpensive company with the company name used as the account



## Personal Privacy Account - Finor Associates Ltd

CONFIDENTIALITY  
BANK STATEMENTS

INQUIRY

ORDER FORMS



holder instead of your personal name.

The company presents the following features:

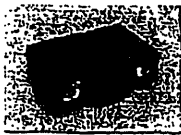
- Nominee directors for your confidentiality.
- Bearer Shares for anonymous ownership.
- Power of Attorney to let you operate your bank account as signatory.



The underlying company is available as a trading concern and whilst it is incorporated for the main purpose of providing you, as an individual, with a private account, which, if ever traced, will only lead to the company, not to you. Its name can be used for general commercial purposes. If you wish to use the underlying company for commercial purposes, there is a US\$500 a year maintenance fee payable on each anniversary of the account opening (We will always ask if you want to renew).



The Personal Privacy Account will enable you to enjoy all the benefits of foreign banking where it is possibly problematic for you to use your local bank due to legal or financial regulations and conditions, or indeed you simply want readily accessible and easily moved funds outside your own country.



Please note that the Personal Privacy Account carries all the benefits of a secured corporate account (more information here) including minimal identification requirements (just a copy of any valid ID document, specimen of signature and a street address). Account management charges are also the same.

### Account Opening Requirements

- A notarised signature on the specimen signature card.
- A street address.
- Either a phone number, a fax number or an e-mail address.

As soon as Finor Associates, Ltd. receives your order (see order form later) and your payment clears into our own account - normally 3 to 4 days by wire transfer - we will send you an account package by courier. This 'package' contains all the documentation required to open your account - a

### Account Benefits

Please note that the Personal Privacy Account carries all the benefits of a Secured Corporate Account.

### Costs - Account Opening

Together with forming the nominee company to hold your account, the exclusive Personal Privacy Account might be expected to be expensive, but including:

- The formation of the nominee company to hold and manage your account



Personal Privacy Account - Finor Associates Ltd

specimen signature card, a copy of the agreement with the bank, your account name and number, wire transfer instructions and full documentation - which should be completed as instructed then sent directly to the bank by courier for speed and security (DHL deliver from America within 2 to 3 days and from the rest of the world in 4 to 7 days at the outside).

You do not have to do anything with regard to the company which is formed to 'manage' your account. This is formed, complete with a nominee director and bearer shares 'behind the scenes', your only involvement is that of sole account signatory. You will of course receive copies of any documentation and Power of Attorney relating to this.

The documentation must be completed and returned to the bank before your account can be used for making payments, but if action is quick and courier used, this should be possible within a few days. As with corporate accounts, you determine the speed here.

- All administrative and account opening fees for both FINOR and the Bank
- Sending the countersigned account agreements back to you by courier
- Any and all initial support and assistance with your account

**We charge a flat rate fee of just US\$1,000**

For this, you will have the full and exclusive use of a highly secure and confidential USD offshore bank account in a corporate name which can be managed electronically from the comfort of your own home. You will not be involved in the company formation.



**ORDER NOW !**



**LIST**



E-mail

# DEBIT AND CREDIT CARDS

**CONFIDENTIAL**

Search this Site:

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Finor Associates, Ltd aims to offer clients a selection of both offshore secured credit cards and debit cards offering the same degree of security as our bank accounts.



Special Offer for Large Businesses: FINOR DEBIT CARD SYSTEM

Offshore ATM Debit Cards

Offshore Credit Cards

We are proud to offer Cirrus, Maestro and Visa Debit Cards to our international clientele with servicing all types of transactions with them. Our plastic cards can be used for cash withdrawals from ATMs all over the world.

You can also obtain a payment card immediately with the opening of your offshore bank account by applying for it via the Internet.

You can get Maestro without any requirement to open a current account!

### OFFSHORE DEBIT CARDS CURRENTLY OFFERED:

Anonymous Cirrus

Maestro

Visa Electron

### ANONYMOUS CIRRUS ATM CARD




#### Anonymous CIRRUS ATM Card:


A unique financial privacy tool, designed for people that don't give a chance to compromise confidentiality of their financial transactions. This card is not embossed with the name of the cardholder or any personal ID details, thus establishing a no-nonsense protection for the card owner/user. For cash withdrawals, just remember your PIN code and enter it correctly.

#### Benefits:

No references required.

Finor offshore ATM debit and credit cards

<p><b>Fees:</b></p> <ul style="list-style-type: none"> <li>* Issuance fee <b>US\$100</b></li> <li>* ATM Cash Withdraw <b>1.5%</b> (min. <b>US\$3</b>)</li> <li>* Annual card replacement fee <b>US\$100</b></li> </ul> <p><b>Included:</b></p> <ul style="list-style-type: none"> <li>- Card issuance;</li> <li>- Paperwork processing.</li> </ul> <p> <b>ORDER NOW!</b></p>	<p>Name of the holder does <b>NOT</b> appear on the card; Name of the holder does <b>NOT</b> appear in-cash dispensers transactions lists; Card's transactions are not reported to credit agencies; Existence and details of card account activities are not disclosed;</p> <p><b>Requirements:</b></p> <p><b>Individuals:</b> Notarised copy of currently valid passport or driver' license, plus completed/signed card application.</p> <p><b>Companies:</b></p> <ul style="list-style-type: none"> <li>• Notarised copy or original of Certificate of Registration;</li> <li>• Notarised copy or original of Statutes (Memorandum, Articles, By-Laws);</li> <li>• Notarised copy or original of Power of Attorney;</li> <li>• Notarised copy of currently valid passport or driver' license of the company' representative.</li> </ul>
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<p><b>ATM MAESTRO DEBIT CARD</b></p> <p></p> <p><b>Fees:</b></p> <ul style="list-style-type: none"> <li>* Issuance fee <b>US\$75</b></li> <li>* ATM Cash Withdraw <b>1.5%</b> (min. <b>US\$3</b>)</li> <li>* Annual card replacement fee <b>US\$75</b></li> </ul> <p><b>Included:</b></p>	<p>We are pleased to be able to offer holders of both Secured Corporate Accounts and Personal Privacy Accounts the opportunity to obtain full ATM debit card facilities on their accounts. The card issued is a Maestro Debit Card and is valid at millions of ATMs and EPOS terminals world-wide. Using this card, the holder can spend only the amount that has been credited into the customer's card account before. When payment is being made or you are getting cash at ATMs, transaction is effected only in case the required amount is available in the card's account.</p> <p><b>NEW!</b> Internet online account access is enabled via our Bank's Online Banking System that allows to view accounts, send payments and exchange messages in a fast and secure way at convenient times. Bank's Online Banking System uses the capabilities of your standard Internet browsers (Netscape Navigator or Microsoft Internet Explorer) so you will require no special software at all.</p> <p><b>Benefits:</b></p> <ul style="list-style-type: none"> <li>No references required;</li> <li>No credit check or income verification;</li> <li>Card's transactions are not reported to credit agencies;</li> <li>Existence and details of card account activities are not disclosed;</li> </ul> <p><b>Requirements:</b></p> <p><b>Individuals:</b> Notarised copy of currently valid passport or driver' license, plus completed/signed card application.</p> <p><b>Companies:</b></p>
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Finor offshore ATM debit and credit cards

- Card issuance;
- Paperwork processing.

 ORDER NOW !

- Notarised copy or original of Certificate of Registration;
- Notarised copy or original of Statutes (Memorandum, Articles, By-Laws);
- Notarised copy or original of Power of Attorney;
- Notarised copy of currently valid passport or driver license of the company' representative.

**ATM VISA  
ELECTRON DEBIT  
CARD**



**Fees:**

- Issuance fee US\$75
- ATM Cash Withdraw: 1.5% (min. US\$3)
- Annual card replacement fee US\$75

**Included:**

- Card issuance;
- Paperwork processing.

 ORDER NOW !

We are pleased to be able to offer holders of both Secured Corporate Accounts and Personal Privacy Accounts the opportunity to obtain full ATM debit card facilities on their accounts. The card issued is a Visa Electron Debit Card and is valid at millions of ATMs and EPOS terminals world-wide. Using this card, the holder can spend only the amount that has been credited into the customer's card account before. When payment is being made or you are getting cash at ATMs, transaction is effected only in case the required amount is available in the card's account.

**NEW!** Internet online account access is enabled via our Bank's Online Banking System that allows to view accounts, send payments and exchange messages in a fast and secure way at convenient times. Bank's Online Banking System uses the capabilities of your standard Internet browsers (Netscape Navigator or Microsoft Internet Explorer) so you will require no special software at all.

**Benefits:**

- No references required;
- No credit check or income verification;
- Card's transactions are not reported to credit agencies;
- Existence and details of card account activities are not disclosed;

**Requirements:**

**Individuals:** Notarised copy of currently valid passport or driver license, plus completed/signed card application.

**Companies:**

- Notarised copy or original of Certificate of Registration;
- Notarised copy or original of Statutes (Memorandum, Articles, By-Laws);
- Notarised copy or original of Power of Attorney;
- Notarised copy of currently valid passport or driver license of the company' representative.

**Security Note:** Apart from their obvious use for paying for purchases, corporate or personal debit and credit cards also have the added advantage, where used with care, of enabling you to withdraw an unspecified \* cash amount a day in your local currency from ATM machines world-wide. Provided you tell no-one, don't use any one ATM regularly (especially one near your home) and take care to shield your face from the concealed

## Finor offshore ATM debit and credit cards

camera frequently installed in ATMs nowadays (hold a rolled-up newspaper or magazine over the usually visible lens hole 'by accident'), your card could enable you to take a minimum of US\$100,000 or equivalent a year in 'tax free' cash from your offshore account in perfect safety - obviously subject to available funds.

\* Neither the bank nor the card issuer place any daily limit on card withdrawal sums (other than that available in your account), however you may find that a blanket limit is imposed by either the country in which you are making the withdrawal or the bank or other organisation whose ATM you are using. This limit can vary from US\$300 a day upwards. Any local bank should be able to tell you the local situation.



### Reference Requirements

As with our Reference-Free accounts, ATM debit cards are also available without the need for any references being taken.

Due to the international nature of the cards however, one form of ID is needed, but where the debit cards are obtained through FINOR, this has been limited simply to a photocopy of any valid ID document.

We must stress that the application form goes straight to the Bank and once within the bank is subject to the same stringent non-disclosure laws as the bank accounts are!



### Account Balance Requirements

There is a minimum balance of US\$1,000.00 paid in requirement for the issuing of our ATM Debit Cards.

### Account Settlement

All purchases or cash withdrawals on ATM debit cards are taken directly from your account at the time of use - there is no settlement as such at the end of a month although there is an internal settlement arrangement within the bank (which does not affect the account holder).



### Costs - Account Management Fees

Nothing's for free these days, but we have negotiated hard on your behalf to keep the cost of using your offshore multi-currency ATM debit card to a minimum. Currently these minimal (compare them elsewhere) fees are:

- Purchase Fee: 0.5%
- ATM Cash Withdrawal Fee: 1.5%

We consider that any small premium you may have to pay (and in fact the charges on these cards are lower than on some 'normal' on-shore based account cards we've seen) is a very small price indeed for the convenience such cards offer you!


### Costs - Account Opening

Despite the minimal requirements and the convenience, the cost of obtaining these ATM debit cards is low

- Issue Fee - US\$150



## Finor offshore ATM debit and credit cards

	<ul style="list-style-type: none"><li>• Annual Card Fee - US\$100</li></ul> <p>In the event of loss, there is a card replacement fee of US\$100 payable directly to the bank.</p>
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### What Next

Very simple, just refresh your memory as to the fantastic benefits of our Secured Corporate and Personal Privacy Accounts, then go straight to 'Order Form'!

 **ORDER NOW !**

*Finor*