

TAB 5



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Welcome

Professional, experienced service you can depend on.

Welcome to Butterfield Bank.

As a premier community bank and a growing specialist international financial services group, we provide both local and international clients with banking, credit, treasury, investment, trust, custody and corporate services. Whether you wish to establish a banking relationship, borrow money, explore investment opportunities or meet other financial needs, click one of the options at right to learn about what we can do for you in Bermuda or internationally.



• New Butterfield / AAdvantage® MasterCard® available in Bermuda. **Sign up today!** .

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BUTTERFIELD BANK BERMUDA



BUTTERFIELD BANK INTERNATIONAL



BUTTERFIELD DIRECT BERMUDA

Butterfield Direct

INTERNET • ATM • TELEPHONE

BUTTERFIELD BANK RESOURCES



- CURRENT FINANCIAL REPORT
- COMMUNITY ACTIVITIES
- SCHOLARSHIP DIRECTORY
- HOOK UP WITH B.N.T.B.
- CUSTOMER CHARTER



BERMUDA INTERNATIONAL

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About *Butterfield Bank*

Our Mission

Butterfield Bank will provide consistent and superior returns to our shareholders, offer security and opportunities to our employees, and be recognized as making a valuable contribution to the communities in which we operate by a customer focused, efficient and ethical delivery of banking and other selected financial services.

Butterfield Bank

Butterfield Bank is Bermuda's first bank. Originating from a merchant-trading firm founded in 1758, it became The Bank of N.T. Butterfield & Son in 1858, and was incorporated in 1904. Our long and stable history parallels Bermuda's development. We provide banking services to local individuals and businesses and facilitate the island's commercial links to the rest of the world.

In Bermuda, Barbados and the Cayman Islands, we provide a full range of Community Banking services, encompassing retail and corporate banking and treasury activities. As a specialist offshore financial services group, we also provide Private Banking, Wealth Management & Fiduciary Services and Investment & Pension Fund Administration from Bermuda and our offices in the Cayman Islands, Guernsey, The Bahamas and the United Kingdom. Our success is built on a set of fundamental strengths: sound corporate values, a stable customer base, strong capital and liquidity positions and solid core businesses.

LINKS

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Butterfield Bank has earned a reputation for its reliability, integrity, security and confidentiality. The Bank is regulated by the Bermuda Monetary Authority (BMA), which operates in accordance with Basle principles and maintains close contact with regulators in the other jurisdictions where the Bank has offices. Butterfield Bank shares are widely held and trade on the Bermuda Stock Exchange with a secondary listing on the Cayman Islands Stock Exchange.


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Is International Private Banking for You?

Butterfield Bank international private banking may be for you if:

- You require the premium, efficient, confidential service offered by a private bank
- You have assets or business interests in more than one country
- You need accounts in more than one currency
- You would like to diversify your financial strategy internationally to protect against economic or political uncertainty
- You wish to protect your wealth to provide for your family in the future

To establish an international private banking relationship with Butterfield Bank, contact our Head Office in Bermuda at (441) 295-1111.

 [Back to International Private Banking](#)

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Butterfield Direct
Internet Banking

Manage your money from anywhere you have Internet access!

Bermuda's premier Internet Banking service:

Butterfield Direct
INTERNET • ATM • TELEPHONE

LINKS

[Quick Tour: a brief overview](#)

[Application Form & User Manual](#)

[Login](#)

[Butterfield Direct Telephone Banking](#)

Here's what you can bank on with Butterfield Direct:**• Convenience:**

Access your chequing, savings, loan, money market, credit card and call accounts from the comfort of your home, office or anywhere you access the Internet.

• Tools:

Transfer cash, pay bills, view balances, print reports, make wire payments, order bank products and more!

• Security:

Online security system includes 128 bit encryption, Verisign digital certificates and firewall technology to keep your money and information safe.

• Compatibility:

Download account activity to your financial management software (must accept .QIF Quicken® file format e.g. Quicken and Microsoft Money).

• Choice:

Available for Butterfield Bank accounts in all major currencies - you can convert financial information to the base currency of your choice.

Additional functions for corporate customers

- **Advanced account management:**
Set up customised Account Groups to manage related accounts.
- **High-volume payments:**
Make bulk payments from your corporate account to multiple third-party recipients.
- **EDI Transactions:**
Use Butterfield Direct to perform electronic data interchange (EDI) functions.
- **Controlled access:**
You specify who can view corporate accounts and which transactions they are authorised to perform.

Take a [Quick Tour](#) for an overview of the services at your fingertips. If you're ready for the power and convenience of Butterfield Direct, [register now](#).

For further information or assistance on Butterfield Direct Internet Banking, please send an e-mail to direct@bntb.bm or call us at 441-299-3895.

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Debit Card

With a Butterfield Bank debit card you can access your accounts when and where it is convenient for you. A ButterfieldCard debit card enables you to:

- Access your accounts at [local](#) and international automatic teller machines (ATMs) 24 hours a day
- Make withdrawals, deposits, bill and credit card payments
- Obtain mini-statements of the last 10 transactions on your account
- Pay by direct debit at local and foreign merchants displaying either the Maestro or MasterCard logos

[View Debit Card Fees](#)

For more information or to apply for a ButterfieldCard, contact [your local branch](#). Certain restrictions apply. Fees and rates are subject to change without notice.

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[Buying a Home](#)

[Making Your Money Grow](#)

[Preparing for The Future: Trusts and Wills](#)

[Protecting Your Assets: Insurance Policies](#)

[Borrowing to Achieve Your Goals](#)

[Worry-Free Travelling](#)

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[Raising Finance](#)

[Butterfield Asset Management](#)

[Butterfield Fund Services](#)

[Butterfield Trust](#)

[Treasury Services](#)

Visa & MasterCard

Visa and MasterCards provide a convenient way to shop outside Bermuda. Accepted throughout the world, these credit cards provide:

- Purchasing power when travelling: easy access to cash and credit
- Emergency card replacement services
- Guaranteed hotel/motel reservation services
- Instant cash advances in over 300,000 designated ATM machines worldwide
- Convenient monthly statements to monitor your overseas purchases
- Toll free, 24-hour access to balance information, last payment date and available credit through CardLine (1-800-788-9490)
- Instant cash advances at ATM machines around the world
- Annual percentage rate of 18.25%

[View credit card rates](#)

[View credit card fees](#)

For more information or to apply for a Visa or MasterCard, contact [your local branch](#).

Certain restrictions apply. Fees and rates are subject to change without notice.

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Offshore Tax Havens Swiss Bank Account Offshore Company Incorporation Offshore Banks Offshore Bank Accounts
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 Company Formations Private Bank Accounts Prenuptial Agreements

WEALTHY CLIENTS...
Asset Protection, Wealth Management, Inheritance Advice, Tax Advice...
For all your financial service needs



Offshore Bank Accounts | Offshore Company Formations | Anonymous Banking | Anonymous Credit Cards | Anonymous Debit Cards | Offshore Merchant Bank Accounts | Offshore Trust | Best Sellers | Currency Conversion Tool

List Of Tax Havens...

....Please Select....

Wealthy clients with \$500,000 USD or more
 Click to speak direct to a Swiss Private Banker...

DUBAI OFFSHORE COMPANIES
 are Tax Free and Free from EU and US Tax treaties
 Click here for more info

ANDORRA	ANGUILLA	ANTIGUA	ANTILLES	ARUBA
AUSTRALIA	BAHAMAS	BAHRAIN	BARBADOS	BELIZE
BERMUDA	BVI	CANARY ISLES	CANADA	CAYMAN
COOK ISLES	COSTA RICA	CYPRUS	DOMINICA	GIBRALTAR
GREECE	GUERNSEY	IRELAND	ISLE OF MAN	JERSEY
LATVIA	LIECHTENSTEIN	MALTA	MAURITIUS	MONACO
MONTEVIDEO	SWITZERLAND	THAILAND	TURKS-CAICOS	UAE
UK	USA	VANUATU	W SOMOA	OFFSHORE

Wealthy Clients with \$500,000 or more who would like a Free Private Bank Consultation about: Wealth Management, Trust Formation, Trust Management, Private Banking, Taxation Solutions, Inheritance Advice, Fund Management or Portfolio Management. Click here!

Asset Protection Services:
 Asset protection... minimise the risk of creditors or other claimants from being able to reach your assets.

Swiss Banking Consultations London 10th October
 Our Swiss Private Banker will be holding private Wealth Management and Swiss Banking Consultations in London on the 10th of October 2005. If you are Wealthy and would like a Free Consultation about the benefits of Swiss Private Banking Please click [HERE](#)

- Anonymous Banking
- Anonymous Internet Banking
- Anonymous Debit Cards
- Q&A about Swiss Banking - Confidentiality and Related Issues
- Swiss Bank Accounts
- Swiss Classic Bank Account
- Swiss Internet Bank Account
- Swiss Investment Fund Account
- Swiss Numbered Bank Account

- Offshore Company Formations
- 30+ Offshore Jurisdictions to Choose From
- Asset Protection Trust
- Bahamian Corporate Package: €2,599 EUR
- BAHAMIAN IBC PACKAGE
- Bearer-Share Sark Company with ATM Card
- Belize Companies: €1,799 EUR
- British Virgin Islands Corporations: €2,099 EUR
- Cayman Islands Companies: €2,699 EUR
- Commonwealth of Dominica Companies: €2,199 EUR
- Cook Islands Corporations: €3,699 EUR

If you have \$500,000 or more to deposit then click here for a private banking consultation

Merchant Accounts

Anonymous Merchant Account
Offshore Merchant Account
Total Merchant Manager

IBC International Business Company
Bahamian IBC Package

Trusts

Offshore Trusts
Asset Protection Trust

Taxhavenco Consultancy
Taxhavenco Offshore Consultancy Services

Credit & Debit Cards

Anonymous debit cards

Popular services

Our most popular packages!

For wealthy clients with \$500,000 or more to deposit click here for a private banking consultation

Asset protection

Email: info@taxhavenco.com

Costa Rican Corporations: €1,599 EUR

Cyprus Corporations: €1,599 EUR

Dubai Packages from €2,099 EUR

Gibraltar Corporations: €2,449 EUR

Guernsey Companies: €4,199 EUR

Hong Kong Companies: €2,450 EUR

International Business Company (IBC) Package

Isle of Man Corporations: €2,799 EUR

Jersey Companies: €3,499 EUR

Liberian Corporations: €1,645 EUR

Liechtenstein Corporations: €5,999 EUR

Luxembourg (SOPARFI) Corporations: €8,399 EUR

Malta Companies: €3,850 EUR

Marshall Islands Corporations: €1,499 EUR

Mauritius Companies: €1,999 EUR

Nevis Corporations: €1,799 EUR

Niue Corporations: €1,999 EUR

Nominee Structures

Offshore Bank Charter

Swiss Private Banking for wealthy clients with \$500,000 US dollars or more to deposit

Panamanian Corporation: Ready-Made & Anonymous for only €1,299 EUR

St. Vincent & the Grenadines Companies: €2,099 EUR

Seychelles Corporations: €1,749

Turks & Caicos Islands Exempt Corporations: €2,099

USA Corporate Packages from EUR €2000

Western Samoan Companies: €2,099



Andorra Offshore

Email: info@taxhavenco.com

<http://www.taxhavenco.com> 2003

**TAX HAVEN BANK BANKS OFFSHORE BANK
ACCOUNTS IBC LLC INTERNATIONAL BUSINESS
COMPANY FORMATION TRUST FUND**

**TAX HAVEN OFFSHORE SERVICES BANKS BANK
ACCOUNT COMPANY FORMATIONS TRUST
FUNDS**

**Offshore bank Offshore bank account company
formation Tax haven Trust**

TAX HAVEN ,TAX HAVENS ,OFFSHORE BANKING

**BANK ACCOUNT ,OFFSHORE ,COMPANY,
FORMATION, OFFSHORE ,COMPANY,
FORMATIONS, REGISTER, OFFSHORE,
COMPANIES, OFFSHORE SERVICES, TAX FREE,
TAX ,TAXES, OFFSHORE BANK ACCOUNTS,**

**OFFSHORE REGISTRATION, CAYMAN ISLANDS,
DELAWARE ,SWITZERLAND, SWISS, OFFSHORE,
BAHAMAS, MONACO, MONTE CARLO,
LIECHTENSTEIN, ANDORRA, BELIZE, BARBADOS,**

**CHANNEL ISLANDS, JERSEY, CYPRUS,
GUERNSEY, IRELAND, OFFSHORE, SERVICES
BANK ACCOUNT, TAX HAVEN, TAX HAVENS, TAX
FREE, USA, US, UK, BANK ACCOUNT, BANK
ACCOUNT OFFSHORE, TRUST ,OFFSHORE
FUNDS, ASSET MANAGEMENT, OFFSHORE
TRUST, OFFSHORE TAX HAVEN, OFFSHORE TAX
HAVENS,**

TAX HAVENS

TAX HAVEN

OFFSHORE SERVICES

Site produced by KernowWeb

Anonymous Secured MasterCard Credit Card **Lifetime Rechargeable Anonymous Secured Credit Card for only €2,199** **EUR**

"The greatest privacy and asset protection tool I've come across, bar none! Infinitely more convenient and useful than the Austrian Sparbuch!" - says W. G. Hill, father of the PT concept.

How much would you pay for an anonymous, judgment proof account from which you can draw unlimited amounts of cash anywhere in the world 24 HOURS A DAY?

First Example: Imagine this situation: Your kid is going to college in Paris (or anywhere in the world). You want her to have ready access to cash for emergencies. You give her a plastic card: the Anonymous ATM Card that enables her to withdraw up to the local equivalent of US\$20,000 (you set the amount anywhere from US\$1,500 to infinity). The card can be used anywhere in the world to access the cash, in any of the over 630,000 Automatic Teller Machines worldwide. No identity cards need be shown. No one aside from yourself can find out where the money is, or how much is in the account backing this card. If the card is lost or stolen, no one else can use it because it can be activated only by a secret PIN code. The bank does not know the identity of the funds.

If the are not used, they can be transferred anywhere in the world by wire transfer. You can raise or lower the amount in the account at any time. The Anonymous ATM Card makes it easy to supply a dependent, friend, relative anywhere in the world with a weekly, monthly or annual allowance. You can give an Anonymous ATM Card to an employee you send abroad to cover his expenses. It is a plastic "smart" card where the person setting it up decides how much money to "back" the card with, and whether or not to replenish the funds.

Second Example: You owe your business partner a settlement of US\$200,000. You wish to settle up confidentially with him using your offshore funds. You transfer the US\$200,000 and present him with an Anonymous ATM Card (no name on it) that is backed by US\$200,000. The money can be accessed (in cash) from any ATM machine. In some countries goods and services can be charged as if it were a credit card. The card is no good without the PIN code. The PIN code is useless without the card. If your creditor wants the money in form of a check, gold bullion, shares of stock or bonds delivered at any bank in the world, he can arrange for the transfer without your knowing about the destination of the funds once you authorize the transfer of the bearer share corporation to his control.

Final Example: You are moving to (or already living in) a country full of grasping, corrupt public officials who can be relied upon to tax, confiscate, seize and freeze everything in sight. There are also kidnappers and others around who might cause you trouble if they knew you had access to large sums of cash. You want to be able to access a few hundred dollars in cash spending money every few days in a low profile way.

Get an Anonymous ATM Card and for the rest of your life you have access to cash anywhere in your home country or abroad - quite anonymously. You go up to an Automatic Teller Machine, insert the card, press buttons asking for the screen to print out in your language and spew out the cash you want. You identify yourself only by PIN number. No signature or identity documents are ever required for cash withdrawals. You don't need to "trust" anyone.

After paying the €2,199 EUR total fees for setting you Anonymous ATM Card up, you make the transfer of funds to a major international bank in a first class offshore banking center. If anything goes wrong or the account refused, your setup fee will be refunded in full, immediately.

Details: How the Anonymous ATM Card works. We supply you with a ready-made or shelf "bearer share" corporation. You can use this corporation for other purposes, but if you want to keep your connection with your Anonymous ATM Card a secret, it is recommended that you do not use the corporation for any other purpose (like owning your secondary residence). We will be glad to set up other bearer share corporations in any name you want for other purposes. Only the name of your

corporation appears on the ATM card. Your signature is never required. The bank does not know your name or identity. You can use a ready-made off the shelf corporation for instant access. Alternatively you may choose any name (not already in use in that country) for your corporation. It will take a few weeks extra for a new corporation to be formed. The cost of the entire Anonymous ATM Card package at €2,199 EUR may be less than others charge just for setting up a corporation or inferior asset protection plan. All this and more is yours for the asking.

Privacy Yes. Crime No! Important note: this bank account account may not be used for laundering money or to further any activity defined as criminal at the site of the bank account. If in doubt, ask us! Under new international "know your client" regulations, your lawyer (not us) who forms the corporation and provides nominee directors will need for his files a copy of your passport and a brief biography of yourself. This information will stay in his confidential, privileged files. You may use a "pen name in dealing with us. The bank holding the funds to back the Anonymous ATM Card does NOT see nor will they ever have a copy of your passport, photo or signature. It would be a bad idea, but, you can if you wish, make deposits to your account direct and in person at any of the branches of any international bank. You could even arrange to make check or wire transfer withdrawals in person but this would compromise your anonymity. Thus deposits or transfers should only be made through your lawyer. A reasonable amount of activity is included with the setup costs at no extra charge. Details will be supplied upon establishing an account. Having a reputable lawyer as your go-between to handle all transactions via a trust account insures anonymity.

Withdrawal Limits: In most countries, there is a limit of approximately US\$500 per card use. But there is no daily limit, and no limit on how many times you can use the card to withdraw cash. Some countries and some ATM machines may have different rules. Generally speaking, you can empty out your account at any time. This is not a good idea because if the balance drops to zero, the account is closed and you may lose your setup costs. A minimum balance of US\$1,500 is required to avoid charges, and we recommend that except for emergencies, the balance be kept at more than the absolute minimum.

DO YOU WANT YOUR OWN ANONYMOUS ATM CARD? You pay our company an 'Introduction Fee' of €2,199 EUR for providing you with further details. In a sealed envelope you will receive an introduction to the legal firm who will handle all details for you at an additional cost of US\$1,620. We, Taxhaven Co., need never see your personal details, like address, photo, ID, nor do we learn the name of the new corporation. We are not a party to your transactions, monetary or otherwise. After the introduction is made, you then send US\$1,620 to cover your attorney's fees, and a minimum of US\$1,500 as your initial deposit to activate your card.

If the anonymous feature of the Anonymous ATM Card is of no use to you, we suggest you let us know. We can make cheaper setup arrangements for a simple offshore account to a named and identified individual who merely wants an AMEX Gold Card or other credit card. To make later deposits, funds are transferred to either your lawyer, or directly to the account of your corporation. With your card you receive detailed instructions on this subject.

Annual Charges: Just as with most credit cards, and corporations, there are annual charges more fully explained in the 'Introduction Letter'.

Summary: You will be able to withdraw cash anonymously, up to certain limits, out of a wall anywhere in the world where the ATM system is operative. Presently, there are hundreds of thousands of locations accessible all over the world, with new ones opening every day. Only US\$1,500 is required, (after opening), to maintain your Anonymous ATM Card account in good standing. You just put the card in any of the over 531,000 ATMs worldwide at any bank and enter your PIN number to take out cash. Each time you use the ATM you will incur bank charges around US\$5 per transaction. But we have found you come far ahead because charges and exchange rates spreads are much greater on cashing traveller's cheques or changing cash into local currency. In a few countries you will be able to use your Anonymous ATM Card as a charge card. Only a person who has the ATM card and who knows the PIN code can make withdrawals.

The Anonymous ATM Card is far better than the bearer savings account or Austrian 'Sparbuch'! With a 'Sparbuch', for any transaction you must go to the bank (in Austria), in person or risk loss by sending it

via mail. Your 'Sparbuch' balance is in a minor currency (Schillings) linked to the Deutsche Mark, soon to be abolished in favour of the newborn, very probably ultra-soft Euro. With the Anonymous ATM Card, you can get CASH 24 HOURS A DAY, 7 DAYS A WEEK anonymously, anywhere in the world! Moreover, the Anonymous ATM Card is linked to the US dollar.

"The greatest privacy tool, bar none!" - says no other than PT mega author W. G. Hill.

While there be direct access to the bank account by phone, fax, mail instructions or otherwise, we strongly recommend that (for anonymity) all such activity go through your lawyer. He may also be useful to you in other areas, but your relationship will be strictly attorney-client. Only in the rare instance (never has happened yet) that you do not like the lawyer we introduce, we can offer a second choice. You are protected by attorney-client privilege! The lawyer is a citizen of and resident in a tax haven country (not Switzerland!) with bank secrecy. He will never visit your home country. We feel it is best for many of our clients if they have no signature power over the account. Nor do they "own" legal title to it. The bearer shares will be held in a vault under certain arrangements not amounting to ownership by the client. Your home country lawyer can explain the asset protection advantages of such an arrangement. You can of course take delivery of the bearer shares at any time, but in some countries, physical possession of such shares (if discovered) might have negative consequences. Under the standard arrangements, any funds are JUDGMENT PROOF. Tinker with the deal and this important protection may be lost.

Tax Status: You should get a local legal opinion in your home country as we are not tax lawyers. However, in most countries, the arrangement described here is a tax neutral, non-reportable event much like keeping cash savings in your mattress. As the Anonymous ATM Card is not "owned" by you, it is not reportable in countries that require an annual balance sheet to be filed. As it pays no interest, it is not reportable in those countries requiring an annual disclosure of offshore income. You are responsible for complying with your own local rules and regulations. If you live in a country e.g. like Kenya, where keeping your serious offshore money separate from your spending money is an important consideration, the Anonymous ATM Card has been designed with you in mind!

TO RECAPITULATE:

1. No ID required to access funds in cash!
2. No signature required to access your funds in cash!
3. Only US\$1,500 to maintain account in good standing without bank charges!
4. 24 hour instant access worldwide to your CASH funds!
5. Your name unknown to bank, not linked to card!
6. Deposits and withdrawals in complete anonymity!
7. Double protection of Bank Secrecy plus statutory Lawyer Confidentiality!
8. Choose your own corporate name or use "off the shelf" corporate entity!
9. Set your own cash balance after opening deposit of US\$1,500!
10. Totally anonymous and transferable!
11. Protected by bank secrecy laws!
12. No reporting requirements that we know of!
13. Better than the Austrian Sparbuch!
14. Wire transfers or checks into and out of country!
15. Flexible arrangements for known customers!
16. Extremely low profile!
17. Card can be replaced if lost or stolen!
18. Carry in your wallet like any ordinary credit card!
19. Originally supplied to several clients for US\$200,000!
20. Personally used and recommended by W. G. Hill and his pro-privacy combatant, Peter Trevellian!
21. **Total lifetime setup cost:** only €2,199 EUR - plus US\$1,500 minimum opening deposit!

22. Comes with complete instructions and all particulars!

Delivery time: 1-2 weeks

Price: €2,199 EUR

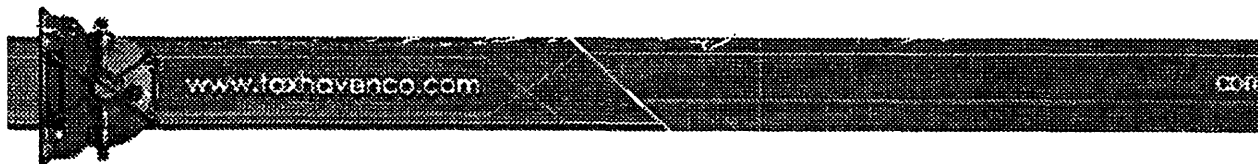
How to pay Taxhavenco

[Add to Cart](#)

[View Shopping Cart or Checkout](#)

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Cayman Islands Bank account Cayman Islands Banking Cayman Islands Bank Accounts Banks online
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**Cayman Islands Tax haven Info...
Cayman Islands Offshore Company
About Cayman Islands**

List Of Taxhavens...

....Please Select....

Welcome to <http://www.taxhavenco.com/> here you will find a list of tax havens and offshore banks
the link below to find more information about Cayman Islands Taxhavens.

Cayman Islands For Cayman Islands TAX HAVEN INFO click here Cayman Islands

Anonymous Banking

Anonymous Internet Banking

E-gold

**Q&A about Swiss Banking -
Confidentiality and Related Issues**

**Ready-Made Anonymous Channel Island Trust with
Anonymous Debit Card and Online Bank Account**

Swiss Bank Accounts

Swiss Classic Bank Account

Swiss Internet Bank Account

Swiss Investment Fund Account

Swiss Numbered Bank Account

Merchant Accounts

Anonymous Merchant Account

Offshore Merchant Account

Total Merchant Manager

Offshore Company Formation

30+ Offshore Jurisdictions to Choose From

Asset Protection Trust

Bahamian Corporate Package: €1,999

BAHAMIAN IBC PACKAGE

Bearer-Share Sark Company with 100% Ownership

Belize Companies: €1,799 EUR

British Virgin Islands Corporate Package: €2,499 EUR

Cayman Islands Companies: €2,499 EUR

Commonwealth of Dominica Companies: €2,199 EUR

Cook Islands Corporations: €3,499 EUR

Costa Rican Corporations: €1,599 EUR

Cyprus Corporations: €1,599 EUR

Foreclosure Sales of Multi-Million Dollar Properties

Gibraltar Corporations: €2,449 EUR

Guernsey Companies: €4,199 EUR

Hong Kong Companies: €2,450 EUR

International Business Companies Package

**IBC International Business Company
Bahamian IBC Package**

Trusts

Offshore Trusts

Asset Protection Trust

**Ready-Made Anonymous Channel Island Trust with
100% Anonymous Debit Card**

Taxhavenco Consultancy

Taxhavenco Offshore Consultancy Services

Credit & Debit Cards

Anonymous debit cards

Favorites

Our most popular packages!

Email:info@taxhavenco.com

Isle of Man Corporations: €2,79

Jersey Companies: €3,499 EUR

Liberian Corporations: €1,645 E

Liechtenstein Corporations: €5,

**Luxembourg (SOPARFI) Corpora
€8,399 EUR**

Malta Companies: €3,850 EUR

Marshall Islands Corporations: (

Mauritius Companies: €1,999 E

Nevis Corporations: €1,799 EUR

Niue Corporations: €1,999 EUR

Nominee Structures

Offshore Bank Charter

**Panamanian Corporation: Ready
Anonymous for only €1,299 EUR**

**Ready-Made Anonymous Chann
Trust with 100% Anonymous D**

**St. Vincent & the Grenadines Co
€2,099 EUR**

Seychelles Corporations: €1,749

**Turks & Caicos Islands Exempt
€2,099**

USA Corporate Packages from E

**U.S. Multi-Million-Dollar Foreclo
Corporations for Sale**

Western Samoan Companies: €

Andorra Offshore

Email:info@taxhavenco.com

Cayman Islands Offshore

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BANKS Cayman Islands /BANKING

Debit card anonymous debit card debit cards cash card cash cards offshore bank account anonymous credit card offshore bank account bank info account anonymous atm card cards offshore debit card offshore credit card Offshore banking anonymous credit card International Banking banks

How does it work?

The card only has your account number on it and no statements are ever sent to you. We don't need your identification or your social security number either. With our anonymous debit cards you have total privacy - your bank doesn't know how you spend your cash and now your card can be the same!

Is it as simple as that?

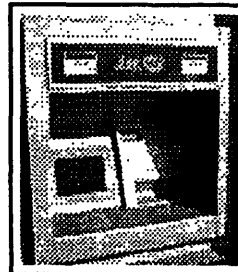
Yes! Our anonymous ATM cards can be used in over 6 million outlets around the world, anywhere you see the Meastro or Cirrus logo. What's more you can draw cash from any one of over 700,000 ATMs 24 hours a day 7 days a week with complete anonymity.

But I can't get a credit card - can I still apply?

We don't check your credit history - because this isn't a credit card. You can load money onto the card and then use it at your leisure - since you can't go overdrawn there is no need for us to do a credit check meaning anyone can get one of our cards!

Frequently Asked Questions

Welcome to www.Debitcard24-7.com
Anonymous Debit card - \$400 - No credit check!



Our anonymous card is an ATM card (Automated T Machine). It carries the Maestro, and Cirrus logos. The card comes with a unique PIN (Personal Identification Number). The card can be used at over 700,000 ATM machines around the world that display the Cirrus logo. You can also use your card to make purchases at over 5.5 million retail locations around the world that display the Maestro logo.

Frequently Asked Questions

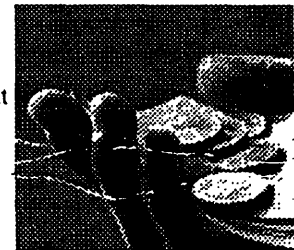


**Only \$400
Order Now!**



The gift that keeps on giving!

If you want to send your child or grand-child a gift but can't decide what to send and don't want to send cash then how about one of our cards? They can use the card in millions of retail outlets worldwide. The anonymous ATM card makes it easy to supply a dependent, friend or relative anywhere in the world with a weekly, monthly or annual allowance.



You'll qualify even if you're unbankable!

TAB 7



AFM Services Group

(Established in St.Kitts & Nevis 1988)

Accounting and Financial Management Services Ltd. Incorporated in 1988 to provide professional financial, management and corporate services which includes the following:

- Full accounting and auditing.
- Preparation of Financial Statements.
- **Registration and Management of Offshore Companies and Trusts**, Insurance and Reinsurance Companies.
- **Application for the formation of an IBC, NBC or an Offshore Trust**
- **Application for a Nevis LLC and Trust**
- **Application for a Bank Account**
- Provision of a Registered Office and Agent.
- Offshore Investment Club.
- Tax Management.
- **Citizenship Services.**
- **NEW Golden Opportunity in St. Kitts.**
- **Real Estate Ventures**
- **Vacation Homes.**
- **Offshore Banking.**
- **International Private Banking and Transactions.**
- Re invoicing Services.
- **Procedure for Secure Credit Cards**
- **NEW E-Commerce Bank for Sale**



AFMS offices are located in Basseterre the capital of St. Kitts and in Charlestown, the capital of Nevis.

Directors, Staff and Associates

Principal: M. Irvin BonCamper Esq., FCCA, MOI, Certified Chartered Accountant & Consultant

Legal Advisor: Dr. Henry L. Browne, LL.B(Hons.), LEC, Phd. Barrister and Solicitor

Financial Advisor: F. Thomas Huheey, BA, MA,

Company Secretary: M. Iditha BonCamper, CBA.

Associate Offices:

F.Thomas Huheey & Associates, Inc. 11921 Freedom Drive, Suite 550, Reston Va. 22090
 Telephone: (800)-822-0433, (703)-448-8630 Fax: (703)-448-3509

AFM Trusts and Corporate Services, 11711 SW, 123rd ave, Miami, FL 33186,
Telephone/Fax: (305)-274-6383

Corporate Structure

Accounting and Financial Management Services Ltd. was incorporated on the 5th of February 1988, under Section 335 of the Companies Act of St. Christopher and Nevis, registered number 4 of 1988. The company was re-domiciled to the island of Nevis on the 29th of May 1998.

Chairman



The Chairman of the board and Managing Director of AFMS, M. Irvin BonCamper is a United Kingdom educated professionally trained, Chartered Certified Accountant and Consultant to Business. Mr. BonCamper is a Fellow of the Association of Chartered certified Accountants of the United Kingdom and a post graduate member of the Offshore Institute and International Tax Planning Association. He is authorized by the Government of the Federation of St. Kitts and Nevis to carry on corporate Financial Services to local and international business Companies.

Born in Charlestown, Nevis 1954. Mr Boncamper has in excess of 24 years accounting, financial and business experience. He also serves as Director and Trustee on a number of local and international business companies.

Mr Boncamper can be contacted directly at email : irvin@boncamper.com

Other Staff Members

Other staff members consist of the Company Secretary Mrs. Iditha BonCamper, a corporate services manager, Miss Sandra L. Thomas, an Office Manager, Miss Marcella Flemming /Receptionist Miss Janice Liburd. Together our staff has in excess of 25 years of professional and business working experience.

Offices

The registered offices of the company are ideally situated at 22 Cayon Street, Basseterre, St. Kitts, W.I.

This is within the main commercial banking area of the capital city.

In Nevis at Cedar Tree Main Street, Charlestown, Nevis.

Services

Since its incorporation we have been providing professional management services to both the offshore and onshore financial services sector covering company and trust formation, international tax planning and management, accounting, and administration.

We also assist many of our clients with the establishment and management of their US banking accounts and have been engaged in private banking for a number of years.

Subsidiaries

There are two subsidiary companies AFM Trust and Corporate Services (NEVIS) Ltd and M.Irvin Boncamper & Company, Chartered Certified Accountant and Consultant.

For further information please contact our offices:

 **E-mail: afms@caribsurf.com**

**Office Hours:
8:30 am - 4:30 pm Daily
Monday - Friday**

<u>St. Kitts</u>		<u>Nevis</u>	
Phone:	1-869-465-4459	Phone:	1-869-469-0840
Tel/Fax:	1-869-465-5983	Fax:	1-869-465-5983
Home:	1-869-465-4417	Home:	1-869-465-4417

Please Sign Our Guest Book.

For further information about St. Kitts & Nevis try these links:

- **The Official Homepage of the Government of St.Kitts & Nevis**
- **The Official Homepage of the St. Kitts & Nevis Department of Tourism.**
- **St.Kitts-Nevis Ministry of Finance.**
- **Nevis Island Government - Ministry of Finance**
- **Caribnet.Com. Your direct link to the Caribbean**
- **Bank of Nevis**

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Web Site Last Updated: November 25th, 2002



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PRACTICAL USES OF A ST. KITTS & NEVIS IBC

International Trade

Entering into contracts or subcontracting multinational projects.
Redirecting.

International Investment and Finance

Multinational corporations doing business in politically volatile countries or which have strict capital controls for the protection of capital and avoidance of risks.

Property Ownership

To own property for tax efficiency and preserve anonymity.

Licenses and Patents

For the assignment of patent rights, licenses and franchises.

Professional Enterprises

For professionals to contract services and minimize tax liability.

Shipping

As a vehicle to own, manage, or finance vessels and provide confidentiality of affairs.

Other uses of an IBC

- Holder of multi-currency bank accounts, trusts, deposits, investment plans and other financial and commercial titles;
- Owner of shares of other corporations or legal entities;
- Owner of apartments, houses, buildings, ships and other movable or immovable property;
- Manager and promoter of international business transactions;
- Leasing of vehicles, machinery, and other equipment;
- Conduit to give and receive funds for loans and commissions;
- Marketing and promotion of goods and services;
- Mutual fund and unit trust establishment;
- Portfolio management;
- International credit cards;

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AFM Services Group

Corporate Services

International Private Banking and Transactions

AFM Services assist its clients with their International and private banking transactions. Once you have established your offshore account with one of our local Banks within the Federation of St. Christopher & Nevis, we will facilitate you with your deposits and withdrawals from your account. We will also provide you with the wire transfer instructions so that you may make your own direct transfers to or from your account.

Should you need to conduct International Banking we can also arrange your direct wire transfers to wherever you wish make transfers.

Wire transfers can be used to pay bills, purchase property and for very simply maintaining personal accounts
(See IBC fee schedule).

International Porfolio Management
(See our link at offshore mutual fund investing).

Secured Visa Cards

All Banks within the Federation of St. Christopher and Nevis offer to their customers secured visa cards. The procedure is very simple, you obtain up to 80% of your fixed deposit on your credit card. the credit card offered is the visa card, and is issued by the **Caribbean Credit Card Corporation**.

The Caribbean Credit Card Corporation manages your credit and will indicate on your monthly statement, the minimum payment due. Therefore it is your responsibility to ensure that your account at the Bank has adequate funds available to meet your minimum monthly payment.

Interest rate on your fixed deposit will be on average between 2-3% per annum.

AFM Services can procure your visa card in a timely and efficient manner.
(See IBC Fee Schedule for cost of this service).

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TAB 8

BELIZE

HOME SERVICES INDUSTRIES ABOUT BELIZE VIRTUAL LIBRARY



ABOUT KPMG

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OFFICE LOCATIONS

Overview

In a global marketplace distinguished by remarkable growth and consolidation, companies face a host of new challenges in today's economy. The KPMG office in Belize helps clients successfully respond to changing opportunities by providing professional services.

The Belize member firm has tailored its services - including assurance, business advisory and offshore services - to address the complex business challenges faced by our clients, locally and internationally.

We are part of the extensive global KPMG network comprised of more than 100,000 KPMG professionals across 159 countries.

Through the firm's international network of industry professionals, the best people, products and technologies are combined to enhance our services with industry insights and best practices.

ABOUT BELIZE

Belize's Strategic Location and Geography

Located on the Caribbean seaboard of Central America, Belize is bordered on the North by Mexico, and on the South and West by Guatemala. Belize is only two hours away from the USA via regular air services maintained by major international carriers. It is often referred to as the bridge between Central America and the Caribbean, and its strategic location in the region can be likened to what Hong Kong is in the East.

Belize is comparable in size to Wales or the State of Massachusetts in the USA. It has a land area of 8,867 square miles or 22,923 square kilometers.

The terrain can be described as follows: swampy coastal areas, flat savannah in the north, and rainforest foothills and mountains in the south. The mainland is approximately 174 miles long and 68 miles wide, while the coastline is dotted with over 400 cayes or islands.

The climate is sub-tropical, with an average temperature of 79° F/ 26° C.

One of Belize's main tourist attractions is its 185 miles long Coral barrier reef - the longest reef in the western hemisphere, second only to Australia's.

The mystery of the Maya civilization has enchanted archaeologists and tourists alike. To date, over 1,000 Maya ruins have been discovered in Belize.

Belmopan is the administrative capital, while Belize

Overview

City is the main commercial center.

Time Zone: GMT - 6. US Central Standard Time with no Daylight Savings Time.

Belize's People

Belize's population is ethnically diverse, comprising of a highly trained English speaking professional work force with Spanish also spoken by the vast majority. The population is approximately 256,800 with a labor force of 86,800 men and women (2001).

Ethnic groups include: Mestizo, Creoles, Garifuna, Maya, Chinese, Syrians/Lebanese, East Indians, and Caucasians.

Several other ethnic languages are also spoken, including: Creole, Garifuna, Maya, Ketchi and Chinese.

Belize's Infrastructure

Infrastructure and support services include a reputable and modern international banking system, a state-of-the-art telecommunications system, reliable postal and courier services, and first class hotel and conference facilities. Belize is linked to its immediate neighbors and to the rest of the world by air, land, and sea.

The major banks are The Belize Bank Ltd., Barclays Bank PLC, The Bank of Nova Scotia, Atlantic Bank Ltd., and The Alliance Bank of Belize Ltd.

Belize boasts a recently constructed terminal building at the Philip Goldson International Airport, located 9 miles from Belize City.

Main international carriers include: American Airlines, Continental Airlines, USAIRWAYS, and Taca International Airlines with regular flights to and from Miami, Houston, Dallas and Charlotte in the USA, and Honduras, Guatemala, Mexico and El Salvador in Central America.

Main domestic carriers include: Mayaland Air and Tropic Air.

Regular bus services are available to most towns and villages throughout the country, as well as to both Mexico and Guatemala. Highways: Total of 2,547 km (1,583 miles) of roads, with 526 km (327 miles) being major highways.

Main deep-water berths and facilities for general and bulk cargoes are located in Belize City, Dangriga and Toledo.

International courier services for express delivery include: DHL, Federal Express and UPS.

A satellite earth station in the capital provides high quality telecommunications with the rest of the world. Regular and mobile phone, telex and fax, pager services. e-mail and Internet access are available through the local phone company, Belize Telecommunications Limited. Belize has direct dialing capabilities with most countries worldwide.

Belize's Economy

Belize has experienced sustained growth over recent years. Principal exports include sugar, citrus, bananas, fish products, garments and timber, while principal imports include machinery and transport equipment, manufactured goods, food and beverages, construction materials, fuels and lubricants.

Although agriculture accounts for about 30% of GDP, both offshore and tourism industries are assuming increasing importance.

The local currency is the Belize dollar, which trades at a fixed exchange rate of US \$1.00 to BZ \$2.00. The Central Bank of Belize regulates the country's financial industry.

For a more in depth look at Belize's economy, see Belize's Major Economic Indicators.

Belize's Government

Belize, once known as British Honduras, is a former British dependent territory. In 1862 the country was established as a British Crown Colony; in 1964 self-government was achieved; in 1973 the name was officially changed from British Honduras to Belize; and in 1981 Belize gained full independence.

Today, the legal system is based on English Common Law supplemented by local legislation. The court system is made up of several Magistrate's Courts and a Supreme Court, with final appeal being to the Privy Council in London.

The political system is based on the British Westminster model with Queen Elizabeth II as head of State, represented by a Belizean Governor General. The Bicameral legislature is made up of a 29 member elected House of Representatives, and a 12 member appointed Senate, while the Executive branch is made up of a Prime Minister and Cabinet. General democratic elections are held every 5 years.

The Belize Government's Commitment to the Offshore Industry

The government is fully committed to the ongoing development of Belize as a leading offshore jurisdiction. Through regular consultations with the private sector, the government ensures that its policies and legislation continue to meet the needs and interests of the international financial community in an environment which engenders trust and confidence.

Belize's Offshore Legislation

In 1990, Belize enacted new legislation creating the International Business Company (IBC), a refinement of the British Virgin Island's model. In a short period of time, the jurisdiction has risen to prominence as one of the world's leading offshore jurisdiction. In addition to having one of the most modern and up to date offshore legislation, Belize's success can also be attributed to the country's long history of economic, social and political stability.

Overview

Principal Pieces of Belize Offshore Legislation:

- Money Laundering (Prevention) Act, 1996
- Offshore Banking Act, 1996
- Registration of Merchant Ships Act, 1989
- International Business Companies Act, 1990
- Trusts Act, 1992
- International Insurance Act, 1999
- Mutual Funds Act, 1999
- Limited Liability Partnerships Act, 1999
- Protected Cell Companies Act, 1999
- Limited Life Companies Act, 1999
- International Financial Services Commission Act, 1999

Belize's International Partners

Belize maintains close ties with its global counterparts, and is signatory to several conventions, including: The Caribbean Basin Initiative (CBI), LOME IV, Caribbean/Canada (CARIBCAN) and The Caribbean Community (CARICOM).

In addition, Belize holds membership in several international organizations, including: The Association of Caribbean States, The British Commonwealth, CARICOM, African Pacific Caribbean Countries (ACP), The Caribbean Development Bank, The Inter-American Development Bank, The International Monetary Fund, The Non-Aligned Movement, The Organization of American States, The United Nations, the World Bank, The Organization for the Prohibition of Nuclear Weapons in Latin America (OPANAL), and The Caribbean Bananas Export Association.

Belize has also signed double taxation agreements with many countries, including: The United Kingdom, Guyana, Jamaica, Trinidad and Tobago, St. Lucia, Antigua and Barbuda, Bahamas, Barbados, St. Vincent and the Grenadines, Dominica, Grenada, St. Kitts and Nevis, Suriname and Montserrat.

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BELIZE



HOME SERVICES EMPLOYMENT FRONT OFFICE CORPORATE NATIONAL LEGAL

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Offshore Corporate Services

As more and more investors make Belize their offshore domicile of choice, we will make setting up offshore an easy decision. Our professional staff can assist with a wide range of services.

Offshore Companies (IBCs)

Services include:

- offshore company formation and administration;
- provision of registered agent;
- provision of registered office;
- provision of corporate seal;
- keeping of statutory books;
- facilitating the opening of US \$ accounts;
- facilitating the establishment of fixed term deposit accounts;
- facilitating access to globally accepted credit cards;
- facilitating other international banking services that may be required;

Offshore Banks

Services include:

- advice on the procedures and requirements for establishing an offshore bank in Belize;
- assistance with the preparation and filing of application;
- liaison with Government Agencies in Belize throughout the application process;
- facilitation of other ancillary services required in establishing an offshore bank in Belize.

Ship Registration

Services include:

- facilitating the provisional, permanent, or bareboat registration of ships or pleasure vessels;
- facilitating the preliminary or permanent registration of documents relating to ships or pleasure vessels;

- provision of shipping agent;
- facilitating other ancillary services relating to ship registration.

Overviews on Belize Offshore Companies(IBC), Offshore Banks and Ship Registration are provided for your reference.

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BELIZE



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IBC Overview
Belize IBC (Offshore Company)
Overview

A Belize International Business Company (IBC) is an offshore company which conducts its trading and business outside Belize. Belize's legislation also allows an IBC to carry on quite a number of activities within Belize. In addition, Belize's modern and up to date offshore legislation provides for maximum flexibility in tax and investment planning. As a result, an investor can realize many competitive advantages.

A Belize IBC can carry on the following activities within Belize:

- make or maintain deposits with local banks in Belize;
- make or maintain professional contact with persons in Belize;
- prepare or maintain books and records within Belize;
- hold meetings of its directors or members within Belize;
- hold lease of property for use as an office in Belize;
- own a vessel(s) registered in Belize in accordance with the Registration of Merchant Ships Act, 1989;
- hold shares in another Belize IBC;
- and under special license carry on banking business.

Competitive Advantages of having a Belize IBC:

Taxation

A Belize IBC is exempt from...

- the payment of all forms of local taxation;
- the payment of stamp duties for transactions in respect of its shares, debt obligations or other securities;
- the payment of stamp duties with respect to all instruments relating in any way to its assets or activities.

Exchange Control

- A Belize IBC is not subject to exchange control regulations.

Security and Confidentiality

With a Belize IBC...

- disclosure of the beneficial owner(s) is not required;
- share register may be inspected only by a shareholder;
- assets are protected from confiscation or expropriation orders or similar actions by foreign governments.

Filing Requirements

With a Belize IBC...

- only the Memorandum and Articles are required for public records;
- the registration and de-registration of Registers of Directors, Members, and Mortgages and Charges are optional.

Cost Savings

With a Belize IBC...

- no minimum capital is required;
- no audit of accounts is required;
- no filing of annual returns is required;
- only one shareholder and one director are required, who may be corporate;
- no company secretary is required;
- no annual general meeting is required;
- meetings may be held outside of Belize and may be by telephone or other electronic means;
- shares may be issued in any currency.

Incorporation

With a Belize IBC...

- redomiciliation into and out of Belize is permitted;
- registration in any foreign language is permitted

In addition, Belize's legislation facilitates speedy and simple incorporation, and its modern and computerized IBC Registry is capable of incorporating a company within one hour.

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