

**From:** [Dixon@mossfon.com](mailto:Dixon@mossfon.com)  
**To:** [dleon@mossfon.com](mailto:dleon@mossfon.com)  
**CC:** [jcmartinez@mossfon.com](mailto:jcmartinez@mossfon.com), [Luis Quiel - Lawyer](#), [Leydelises de Mossack - LTS Consultant](#)  
**Date:** 02 Dec 2015, 5:09 PM  
**Subject:** RE: Opening of bank accounts/2461974/2461975/LQ/jcm.  
**Attachment(s):** 3

Estimado Juan Carlos,

En atención a los intercambios que anteceden, Karl ha dado el visto bueno para proceder con la apertura de las dos cuentas bancarias (ver debajo resaltado en amarillo). Solicita que se le envíe los documentos que debe completar y firmar el beneficiario final y que procedas a completar los formularios que deben firmar los directores de la sociedad y obtener las firmas correspondientes.

Muchas gracias y quedo a la espera de tus prontas noticias.

Saludos / Kind regards,

**Adrián Dixon**  
Executive Officer  
MOSSACK FONSECA & CO. (MALTA) Ltd.

The Penthouse, Suite 2, Office 2 Entrance C  
Capital Business Centre, Triq taz-Zwejt  
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**From:** Karl Cini - Nexia BT [<mailto:karl.cini@nexiabt.com>]  
**Sent:** Wednesday, December 02, 2015 5:06 PM  
**To:** Adrián Dixon - Executive Officer <[Dixon@mossfon.com](mailto:Dixon@mossfon.com)>  
**Subject:** RE: Opening of bank accounts/2461974/2461975/LQ/jcm.

Go ahead to start the opening of the accounts for those 2 panama companies. tnx

Regards

**Karl Cini**  
Partner | Tax and International Client Services  
Nexia BT  
The Penthouse, Suite 2, Capital Business Centre, Entrance C, Triq taz-Zwejt, San Gwann  
SGN3000, Malta  
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**From:** Adrián Dixon - Executive Officer  
**Sent:** Friday, November 27, 2015 4:59 PM

**To:** Daniel León - Executive Assistant <dleon@mossfon.com>  
**Cc:** Juan Carlos Martínez - Executive Assistant <jcmartinez@mossfon.com>; Luis Quiel - Lawyer <LQuiel@mossfon.com>; Leydelises de Mossack - LTS Consultant <lmossack@mossfon.com>  
**Subject:** RE: Opening of bank accounts/2461974/2461975/LQ/jcm.

Hola Daniel,

Muchas gracias por tu asistencia. Informaré a Karl y les hago saber.

Buen fin de semana a todos!

Saludos / Kind regards,

**Adrián Dixon**  
Executive Officer  
MOSSACK FONSECA & CO. (MALTA) Ltd.

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**From:** Daniel León - Executive Assistant  
**Sent:** Friday, November 27, 2015 3:29 PM  
**To:** Adrián Dixon - Executive Officer <[Dixon@mossfon.com](mailto:Dixon@mossfon.com)>  
**Cc:** Juan Carlos Martínez - Executive Assistant <[jcmartinez@mossfon.com](mailto:jcmartinez@mossfon.com)>; Luis Quiel - Lawyer <[LQuiel@mossfon.com](mailto:LQuiel@mossfon.com)>; Leydelises de Mossack - LTS Consultant <[lmossack@mossfon.com](mailto:lmossack@mossfon.com)>  
**Subject:** RE: Opening of bank accounts/2461974/2461975/LQ/jcm.

Hola Adrián,

Llamé a BSI Panamá y el depósito inicial puede ser de \$100K.

Lo de \$1M es lo que el cliente debiese lograr tener en la cuenta a lo largo del año, o quizás hasta \$800K, pero si está muy debajo de estas cifras considerables, está propenso a que el banco cierre la cuenta.

Saludos / Kind regards,

**Daniel León**  
Executive Assistant  
MOSSACK FONSECA & CO. (NEW ZEALAND) LIMITED

**From:** Adrián Dixon - Executive Officer  
**Sent:** viernes, 27 de noviembre de 2015 06:40 a.m.  
**To:** Juan Carlos Martínez - Executive Assistant  
**Cc:** Daniel León - Executive Assistant; Leydelises de Mossack - LTS Consultant; Luis Quiel - Lawyer  
**Subject:** FW: Opening of bank accounts/2461974/2461975/LQ/jcm.

Estimado Juan Carlos,

Buenas tardes! Hago referencia a tu correo que antecede de 15 de septiembre relacionado con la apertura de una cuenta bancaria para una sociedad panameña con beneficiarios PEP.

He recibido la consulta que antecede de parte de Karl. El cliente está interesado en BSI Panamá, pero desea confirmación sobre estos puntos para lo cual agradezco tus comentarios:

- USD1m deposit. Is this for initial deposit only?
- Is there a minimum they need to keep as running/average balance?

Muchas gracias y quedo a la espera de tu respuesta.

Saludos / Kind regards,

**Adrián Dixon**  
Executive Officer  
MOSSACK FONSECA & CO. (MALTA) Ltd.

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**From:** Karl Cini - Nexia BT [<mailto:karl.cini@nexiabt.com>]  
**Sent:** Thursday, November 26, 2015 9:45 PM  
**To:** Adrián Dixon - Executive Officer <[Dixon@mossfon.com](mailto:Dixon@mossfon.com)>  
**Subject:** RE: Opening of bank accounts/2461974/2461975/LQ/jcm.

Hi adrian

Thanks.

Spoke to clients. They want to check re BSI in panama.  
They are asking re the usd1m deposit. Is this for initial deposit only ? is there a minimum they need to keep as running/ average balance ?

Regards

**Karl Cini**  
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**From:** Juan Carlos Martínez - Executive Assistant  
**Sent:** Tuesday, September 15, 2015 11:32 PM  
**To:** 'Karl Cini - Nexia BT' <[karl.cini@nexiabt.com](mailto:karl.cini@nexiabt.com)>; Daniel León - Executive Assistant <[dleon@mossfon.com](mailto:dleon@mossfon.com)>; Adrián Dixon - Executive Officer <[Dixon@mossfon.com](mailto:Dixon@mossfon.com)>  
**Cc:** Leydelises de Mossack - LTS Consultant <[lmossack@mossfon.com](mailto:lmossack@mossfon.com)>; Luis Quiel - Lawyer <[LQuiel@mossfon.com](mailto:LQuiel@mossfon.com)>  
**Subject:** RE: Opening of bank accounts/2461974/2461975/LQ/jcm.

Dear Mr. Karl,

We refer to the messages of below,

**From:** Karl Cini - Nexia BT

**Sent:** Sábado, 17 de octubre de 2015 11:33 a.m.

**To:** Mossack Fonseca & Co. (New Zealand)

**Subject:** RE: TILLGATE INC./ 2438957/ HEARNVILLE INC./ 2438996/ LQ/ ycm.

"Dear Daniel,

"I obtain clarification on the intended operations of the underlying companies. In essence the panama companies will be used as holding companies for operations that will be conducted in the sectors of :

- Recycling
- Remote gaming

These underlying entities will be set up in other jurisdictions [sic] and the panama company [sic] will have a part stake in these entities. Recycling business will be undertaken in India, Dubai and other Gulf countries. I wish to bring to your attention that the UBO was already involved in such activities before his political appointment.

Funds for these operations will come from existing profits generated from the UBO's business, to which I already referred to in my earlier explanations."

**From:** [Karl Cini - Nexia BT](#)  
**To:** [jcmartinez@mossfon.com](mailto:jcmartinez@mossfon.com)  
**CC:** [Luis Quiel - Lawyer](#)  
**Date:** 17 Sep 2015, 3:22 PM  
**Subject:** RE: Opening of bank accounts/2461974/2461975/LQ/jcm.  
**Attachment(s):** 2

Dear Juan Carlos

The account will be the operating accounts of the panama companies. Estimated deposits over one year to be around Eur350k.

Will be sending you and Daniel the intended operations.

Regards

**Karl Cini**

Partner | Tax and International Client Services  
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**From:** Juan Carlos Martínez - Executive Assistant [<mailto:jcmartinez@mossfon.com>]  
**Sent:** 16 September 2015 21:24  
**To:** Karl Cini - Nexia BT  
**Cc:** Luis Quiel - Lawyer  
**Subject:** RE: Opening of bank accounts/2461974/2461975/LQ/jcm.

Dear Mr. Karl,

We refer to our message of below,

Could you please inform us the purpose of the bank accounts? And the estimated amount that will be deposited in each bank account?

We look forward for your comments,

Kind regards,

**Juan Carlos Martínez**

Executive Assistant  
MOSSACK FONSECA & CO. (PANAMA)

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**From:** Juan Carlos Martínez - Executive Assistant  
**Sent:** Tuesday, September 15, 2015 4:32 PM

Please note that we have found three bank that are disposed to open the bank accounts for companies which has PEP as Beneficial Owners:

- Itaú (Miami): at least 2 year ceased functions as PEP, and the minimum initial deposit is \$1M.
- BSI (Panamá): the minimum initial deposit is \$1M.
- Brickell Bank (Miami): the minimum initial deposit is \$1M.

Regarding the Boslil Bank, please note that we have contacted them and exposed our situation (PEP UBO's), and they have submitted our query to the Deputy CEO of the Boslil Bank, who have informed us that unfortunately they are unable to help us for this particular application as they do not have the resources available to be able to commit to this task for PEP clients.

We also have contacted the Winterbotham Bank and Cidel Financial Group, we have asked them if it is possible to open the bank accounts for companies which has PEP as Beneficial Owners, and we are waiting for their response, as soon as we receive their comments we will let you know.

We look forward for your comments regarding the three option above listed,

Kind regards,

**Juan Carlos Martinez**  
Executive Assistant  
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**From:** Karl Cini - Nexia BT [<mailto:karl.cini@nexiabt.com>]  
**Sent:** Monday, September 14, 2015 10:53 AM  
**To:** Daniel León - Executive Assistant <[dleon@mossfon.com](mailto:dleon@mossfon.com)>; Adrián Dixon - Executive Officer <[Dixon@mossfon.com](mailto:Dixon@mossfon.com)>  
**Cc:** Leydelises de Mossack - LTS Consultant <[lmossack@mossfon.com](mailto:lmossack@mossfon.com)>; Juan Carlos Martínez - Executive Assistant <[jcmartinez@mossfon.com](mailto:jcmartinez@mossfon.com)>; Luis Quiel - Lawyer <[LQuiel@mossfon.com](mailto:LQuiel@mossfon.com)>  
**Subject:** RE: Opening of bank accounts

thanks

Regards

**Karl Cini**  
Partner | Tax and International Client Services  
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**From:** Daniel León - Executive Assistant [<mailto:dleon@mossfon.com>]  
**Sent:** 14 September 2015 17:46  
**To:** Karl Cini - Nexia BT; Adrián Dixon - Executive Officer

**Cc:** Leydelises de Mossack - LTS Consultant; Juan Carlos Martínez - Executive Assistant; Luis Quiel - Lawyer  
**Subject:** RE: Opening of bank accounts

Hi Karl,

I just spoke with Juan Carlos and he will revert to you regarding the timeframe for opening the accounts in Panama, and also at the two recommended banks where PEPs may be accepted.

Saludos / Kind regards,

**Daniel León**  
Executive Assistant  
MOSSACK FONSECA & CO. (NEW ZEALAND) LIMITED

**From:** Karl Cini - Nexia BT [mailto:karl.cini@nexiabt.com]  
**Sent:** sábado, 12 de septiembre de 2015 07:19 a.m.  
**To:** Daniel León - Executive Assistant; Adrián Dixon - Executive Officer  
**Cc:** Leydelises de Mossack - LTS Consultant; Juan Carlos Martínez - Executive Assistant; Luis Quiel - Lawyer  
**Subject:** RE: Opening of bank accounts

Thanks Daniel

I have forwarded the links to the clients for their feedback. In the meantime we await the reply from the panama banks. Could you give me a time indication of opening of accounts should:

- Panama banks give go ahead
- Banks mentioned below give go ahead

Regards

**Karl Cini**  
Partner | Tax and International Client Services  
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**From:** Daniel León - Executive Assistant [mailto:dleon@mossfon.com]  
**Sent:** 11 September 2015 17:37  
**To:** Karl Cini - Nexia BT; Adrián Dixon - Executive Officer  
**Cc:** Leydelises de Mossack - LTS Consultant; Juan Carlos Martínez - Executive Assistant; Luis Quiel - Lawyer  
**Subject:** Opening of bank accounts

Hi Karl/Adrián,

Following our telephone conversation of this morning, I have phoned two banks in the Caribbean which I used to work with, and they have no restrictions in opening accounts for PEPs. At this stage, they will require a preliminary information about the clients, including source of funds details, use and purpose to the account, company's activities, estimated transfers in and out details and the amounts, etc. , so that they can determine whether or not they might be able to help. Details of the banks are as follow:

Bank of Saint Lucia International - [www.boslil.com](http://www.boslil.com)  
Winterbotham – [www.winterbotham.com](http://www.winterbotham.com)

The Bank of Saint Lucia does have a prescribed form that the clients will need to fill out with all the preliminary

information requested therein (waiting to receive the form from the bank), while Winterbotham don't. Preliminary details are sent to Winterbotham via email only.

I hope you find the above information helpful.

Juan Carlos, please take note of the above and wait for Karl's instructions.

Best regards,

**Daniel León**

Executive Assistant

MOSSACK FONSECA & CO. (NEW ZEALAND) LIMITED



**From:** Juan Carlos Martínez - Executive Assistant  
**To:** 'Karl Cini - Nexia BT'  
**Date:** 10 Sep 2015, 1:11 AM  
**Subject:** RE: HEARNVILLE INC/ 2461974/ 2461975/ LQ/ jcm.  
**Attachment(s):** 2

Dear Mr. Karl,

Please note that the FPB Bank, have decided to not proceed with the opening of the bank account for the companies Hearnville Inc. and TILLGATE INC for some reasons, the principal of them it's that the UBO's of the said companies are PEP.

In this sense we have contacted with two persons who will help us with these bank accounts. We have sent them the passport of the UBOs and they are checking the results of the world check, and them they will provide us with a response regarding the opening of those accounts

We will keep you informed regarding the process of opening of bank accounts.

Kind regards,

**Juan Carlos Martinez**  
Executive Assistant  
MOSSACK FONSECA & CO. (PANAMA)

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**From:** Karl Cini - Nexia BT [mailto:karl.cini@nexiabt.com]  
**Sent:** Sunday, August 30, 2015 5:06 AM  
**To:** Juan Carlos Martínez - Executive Assistant <jcmartinez@mossfon.com>  
**Cc:** Luis Quiel - Lawyer <LQuiel@mossfon.com>  
**Subject:** Re: HEARNVILLE INC/ 2456975/ LQ/ jcm.

Dear Juan Carlos

Do you have an update on the bank account opening process in panama for those 2 companies?

**Karl Cini**  
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**From:** Juan Carlos Martínez - Executive Assistant  
**To:** [Luz Varela \(lvarela@fpbbank.com\)](mailto:lvarela@fpbbank.com)  
**Date:** 21 Aug 2015, 4:21 PM  
**Subject:** Apertura de cuentas bancarias/ Hearnville Inc./ LQ/ jcm.  
**Attachment(s):** 9

Buenos días Licda. Varela,

Tenemos una compañía de Panamá llamada Hearnville Inc., a la cual debemos abrirle una cuenta bancaria, por lo que adjuntamos el formulario de KYC preliminar para cada compañía. Adicional adjuntamos los siguientes documentos:

Carta de referencia bancaria  
Curriculum vitae  
Pasaporte completo  
Carta de referencia profesional  
Utility Bill  
Declaración de la fuente de sus fondos.

Quedamos a la espera de sus comentarios con respecto a la apertura de esta cuenta bancaria

Saludos,

**Juan Carlos Martinez**  
Executive Assistant  
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**From:** Karl Cini - Nexia BT  
**To:** [Luis Quiel - Lawyer](#)  
**CC:** [Dixon@mossfon.com](mailto:Dixon@mossfon.com), [jcmartinez@mossfon.com](mailto:jcmartinez@mossfon.com)  
**Date:** 20 Aug 2015, 2:09 PM  
**Subject:** Opening of bank accounts in Panama - Tillgate & Hearnville  
**Attachment(s):** 2

Dear Luis and Juan Carlos

Kindly find attached the preliminary KYC for the bank account opening in Panama. Please let me know if ok. If the bank asks for any due diligence you can go ahead and send them what I have already sent you as KYC.

I hope to hear from you soon.

Regards

**Karl Cini**

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