

BILAG 15.

Ms. Katalin Baranyi and Mr. Herman J Berge
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Danske Bank International S.A.
P.O. Box 173
2011 Luxembourg

Luxembourg March 18 2011

Att : President/chairman Mr. Klaus Moensted Pedersen
Re : Regarding our savings account 653147
Case # :
Your reference :
Our reference :
Posting by : Mail and fax
Your fax # : 47 30 78
Numbers of pages : 3
Attachment : 1 (2 p)
Copy : CSSF; Procureur d'Etat (Public Prosecutor); Ombudsman...

In a secret meeting between Danske Bank AS (i.e. Danske Bank International S.A) and CSSF in February-March 2009, Danske Bank's representative declared to the regulator that all the investments originate from our initiative and were carried out at our express order.

We were informed about this declaration in CSSF's letter to us of March 12 2009, the letter enclosed here as appendix # 1. This declaration has later on been proven to be a lie, hence the bank has committed perjury.

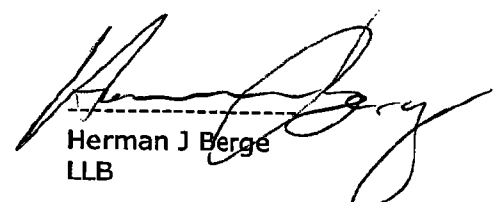
A few weeks ago a debt collector, Josiane Gloden, attempted to serve a Krediteröfningsurkunde dated January 15 2007. Gloden claimed that we hadn't paid the house loan hence she would sell our house based upon this Krediteröfningsurkunde.

This document is authored by the bank without our knowledge whatsoever. After having translated the document using Google translation tool, it seems to be stated in its Article 7 that we have ordered this financial instrument.

By this we PETITION the bank to – at the latest on March 18 2011 at 17:30 – provide us with any document that could prove that we have ordered this financial instrument. The bank is also petitioned, within the same timeframe, to provide us with an English as well as a Norwegian authorized translation of the said document.


Katalin Baranyi
PhD Scolar

Luxembourg March 18 2011


Herman J Berge
LLB

App. # 1.

COMMISSION de SURVEILLANCE
du SECTEUR FINANCIER

Luxembourg, 12 March 2009



Ms Katalin Baranyi
Mr Herman J. Berge
665, rue de Neudorf
L-2220 Luxembourg

Our/Reference : SG.09/829-NDE/MR/ LTG 1090
Your/Reference :
Dispatch: mail

Contact person : Natasha Deloge
Direct dialing : (+352) 26 251 - 1

Re: Your complaints against Danske Bank International SA

Dear Madam, dear Sir,

We are writing regarding the above mentioned matter. We have been informed by the substitute of the Public Prosecutor that none of your complaints could be qualified as a criminal offence and they can therefore not be prosecuted.

Considering that you are nevertheless maintaining your complaints against Danske Bank to our Commission, we reopened our file. At the occasion of a meeting with the bank we asked the bank to take up a position as regards your allegations.

It appears from the bank's position that you never signed a discretionary management agreement and that the disputed investments originate from your initiative and were carried out at your express order. The bank has documented all the investments and the withdrawals that you performed on your account which is, contrary to your allegations, not a savings account. The statements of account since the opening of the account were sent to you by the bank on 14 January 2009, together with a detailed response to all of your letters and summarise all the performed transactions.

We consider it rather implausible that you are not aware of the different contracts between you and the bank, notably the Multipurpose Line Agreement including Mortgage of 16 October 2006.

The bank further shows that the refusal to execute a transfer and the blocking of your Mastercards, as laid out in its telefax of 19 December 2008, are due to an insufficient amount of cover on your account and not to the closing of the account.

COMMISSION de SURVEILLANCE
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On the basis of these explanations and after a further review of your file, we see no reasons justifying any further intervention by the CSSF on basis of article to article 58 of the Law of 5 April 1993 on the financial sector as amended and we hereby close our file.

Yours sincerely

COMMISSION de SURVEILLANCE du SECTEUR FINANCIER



Danièle BERNA-OST
Secrétaire général



Jean-Nicolas SCHAUS
Directeur général