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Procureur Général d'Etat (Attorney General)
Palais de Justice
P.O. Box 15
L-2010 LUXEMBOURG

Luxembourg March 21 2011

Att : The Director General of Public Prosecution / Attorney General
Re : Danske Bank S.A. – Criminal Complaints I to XXV
Case # :
Your reference :
Our reference :
Posting by : Mail and fax
Your fax # : +352 47 05 50
Numbers of pages : 25
Attachment : 6 (22 p)
Copy : Eurojust (Att: Carlos Zeyen) ; OLAF; Ombudsman; Grand Duke;
Commissioner Viviane Reding

CRIMINAL COMPLAINT

XXVI

1. FORMAL INFORMATION

Date of Crime : Ongoing crime

Scene of Crime : Danske Bank International S.A., 13, rue Edward Steichen, P.O. Box 173, 2011 Luxembourg.

Offender : Managing Director of Danske Bank International S.A., Klaus Mønsted Pedersen (Luxembourg) (residential address; unknown).

In regards to the facts in this matter, we refer to previous criminal complaints of 221208, 260109, 280109, 020209, 030209, 050209, 100209, 110209, 091209 (IX, X, XI and XII), 101209, 141209, 150110 (XV and XVI), 190110, 200110, 270110, 240310, 080910 160211, 020311 (XXIII, XXIV and XXV) which we advise the prosecutor to read and assess thoroughly.

2. THE OFFENCE

Criminal Complaint XXII - XXV makes the backdrop and foundation of this complaint, attached here as **Exhibits # 1 to 4**.

Sometime in the period prior to January 15 2007 the offender authored or ordered the arrangement of a Krediteröffnungsurkunde (the so called mortgage deed), attached to this complaint as **Exhibit # 5**. This document was presented, unsolicited, to us during a meeting at notary Camille Mines on January 15 2007. The purpose of this meeting was to pay and take delivery of the house we had bought, and it was in this regard that two – to us – unknown persons from the bank presented the said document which was authored in the German language. As we don't read or understand German, notary Mines found it sufficient to carry out an oral ad hoc translation – instead of demanding this document presented in a language of which we could understand – and gave us, through this, the understanding that this document was a deed of trust requesting us to pledge the house as collateral for the house loan. Based upon this "reliable" information notary Mines provided us with, we signed the document.

Later on it has turned out that the said document is not a deed of trust related to our house loan, but rather an agreement realizing (i.e. converting into cash) the value of the house for the bank to speculate in high risk or rotten investments, i.e. the bank's crime schemes of which numerous other savers and investors of this criminal organization have been deceived into.

As stated in previous criminal complaints against the perpetrator, we were not informed about this document – which is a financial instrument thus governed by Article 19 (3) of Directive 2004/39/EC – or of its content previous to the meeting with Mines, nor were we ever provided with an authorized translation of the said document. Consequently we signed a document which the perpetrator knew we didn't know the content nor the consequences of, a document which hence was deliberately produced and presented in violation with the above mentioned Directive.

In a secret meeting between the perpetrator and CSSF in February-March 2009, the perpetrator declared to the regulator that all the investments in question originate from our initiative and were carried out at our express *order*, a declaration which later on has been proven to be a lie. In Article 7 of the above mentioned mortgage deed it is stated that we *ordered* this financial instrument. As we have never ordered, let alone heard of such a document before January 15 2007, we petitioned the bank in our letter of March 18 2011 to provide us with proof of order within 17:30 that same day. The letter is attached to this complaint as **Exhibit # 6**.

The bank has failed to present such proof, hence it is evident that this document has not been ordered by us, but was rather planned, produced and presented by the bank for the purpose of deceiving and defrauding us. By these facts it has also been proven that the author of the mortgage deed deliberately produced a document (the mortgage deed) containing false information. The document is thus a fraudulent document lacking any legal force whatsoever.

Subsequently the perpetrator has used this document in another criminal act, fabricating a default/breach of contract, cf. Criminal Complaints XXII – XXV, and then employing this lever to instigate an illegal forced sale of our home, which in turn was meant to lead to the collection of whatever profit that could be drained from such a foreclosure. The perpetration of fraud has been proven beyond any reasonable doubt.

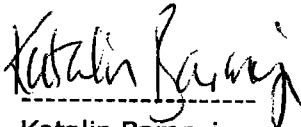
3. IN CLOSING WE PETITION THE PROCUREUR GÉNÉRAL D'ETAT:

- to investigate the above mentioned actions and prosecute the offender/-s.
- to order the ARREST of Managing Director Klaus Mønsted Pedersen on suspicion of conspiring to commit a crime, and to immediately see to it that his banking license is revoked.
- to inform us, within two weeks of this letter, whether the actions pointed out in this criminal complaint are offences or not according to Luxembourg law.

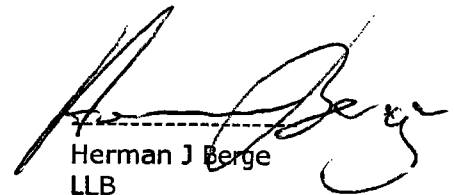
We do reserve the right to claim compensation for any economic loss, as well as non-pecuniary damages, these actions have caused us. In this regard we wish to be notified by the Director General of Public Prosecution whether such claims can be filed as part of the criminal case.

This Criminal Complaint is submitted to the Procureur Général d'Etat (the public prosecutor) in English in accordance with the ECHR and the EU Charter of Fundamental Rights.

Should the prosecutor render the abovementioned actions as lawful in Luxembourg, we then petition the public prosecutor to – without further due – **refer** this petition for investigation of gross financial cross-border¹ crimes, to Eurojust, as a request for assistance.



Katalin Baranyi
PhD Scholar



Herman J Berge
LLB

DATED in Luxembourg this 21st day of March 2011; delivered by fax and mail to the attention of the Procureur Général d'Etat.

¹ We remind the public prosecutor that all (but one) agreements between the bank and us have been entered into while we lived in Norway.