

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

Phone : +352 43 12 65
Fax : +352 26 43 12 11

Commission de Surveillance du
Secteur Financier Luxembourg
110, route d'Arlon
L-2991 Luxembourg

Luxembourg January 29 2009

Att : Ms. Natasha Deloge
Re : Deposits in Danske Bank International S.A., Luxembourg – Legal
Opinion.
Case # :
Your reference : SG.09/247-NDE/MR/LTG 1090
Our reference : 653147
Posting by : Mail and fax
Your fax # : 26 25 1 601
Numbers of pages : 1
Attachment :
Copy :
Priority :

Dear Ms. Deloge.

As you will know we have serious problems with our bank, the Danske Bank International S.A. Since we opened our savings account in 2003 we have had an Account Manager which has been our contact to our savings. Since the late summer of 2006 we have had two account managers apparently working on our account simultaneously, and the last four months of this relationship it seems that we have had one manager, a Wealth Manager this time, as the other one was sacked in May 2008.

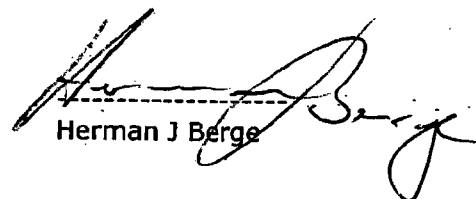
We would highly appreciate the CSSF's answer/clarification on the following; 1) what is an account manager; 2) what is a Wealth Manager; 3) what constitutes this Client/Account Manager-relationship between the bank and the client; 4) what are their mandate; 5) what does these positions embodies in regards to liabilities towards the client, employer, and public authorities; 6) what is a client legally to expect of an account/wealth manager, and finally; 7) when you deposit money in a bank in Luxembourg, are you obliged to have/hire an account manager, or is this the client's facultative choice?

As the time is of essence in this case, we would appreciate your prompt response.

Sincerely,


Katalin Baranyi

Luxembourg January 29 2009


Herman J Berge