Dear Friend,

I am the credit account officer at Sino Pac Bank here in Hong Kong. I want you to read carefully. Before the U.S and Iraq war our client who was a business merchant and a contractor with the Iraqi Government but a citizen of America, Made a numbered fixed deposit for 24 calendar months( 2 Years ), with a value of Ten million Three Hundred Thousand United State Dollars ($10.3 million) only in my branch. Upon maturity several notices was sent to him, even during the war which began in 2003. Again after the war another notification was sent and still no response came from him. I later find out that He (The Client) along with his wife and only daughter had been killed during the war in a bomb blast that hit His Resident. My bank management is yet to know about his death, I knew about it because he was like a friend to me and I am his account officer.

After further investigation it was also discovered that he did not declare any next of kin in his official papers including the paper work of his bank deposit. And he also confided in me the last time he was at my office that no one except me knew of his deposit in my bank. So, Ten million Three Hundred Thousand United State Dollars ($10.3 million) is still lying in my bank and no one will ever come forward to claim it. What bother me most, Last week my Bank Management requested that he should give instructions on what to do about his funds, if to renew the contract. I knew this was going to happen and that is why I have been looking for a means to handle the situation, because if my Bank Directors happens to know that he is dead and do not have any Heir, they will take the funds for their personal use, so I don't want such to happen.

I apologize to encroach into your privacy in this manner, I got your contact from a directory on the Internet .I want you to stand as the next of kin so we can claim the money. There is no risk involved; the transaction will be executed under a legitimate arrangement that will protect you and I from any breach of law. Let me know your mind on this and please do treat this information as top secret and with utmost confidentiality. We shall go over the details once I receive your urgent response. I shall be expecting your email so I can give you further information. If we work seriously, this transaction will be completed within the next 6-7 days.

Best Regards,

Julie Kong