**African PT Account**

Here’s a nifty, easy to open and hassle free account great for sending and receiving moneys with no account reporting to any authorities.

Internet banking via codes plus an ATM/Debit card available.

Confidentiality is one of the banks most important aspects of their work. They guarantee the privacy of their customers through four key components:

1. Their website is completely secure. The data entered by our customers on our websites are encrypted using SSL 256 bit certificate encryption.
2. Their IT infrastructure at their offices is fully secure in order to prevent any intrusion.
3. Data cannot be altered during transmission between your browser and the bank. Only you can carry out account transfers and similar transactions. Our system is based on the principle that financially binding transactions are verified electronically.
4. According by local laws our actions are not regulated by Financial Action Task Force (FATF) or any its International Co-operation Review Group. All our operations are monitored by Mwali International Services Authority (MISA). The banks aim is to deliver the best service standards in a lawful environment, this being in the client’s best interest. Mindful of the laws and regulations on the prevention of international money laundering, the Bank implements strict risk control procedures and balances.

**Questions & Answers:**

Q1. Please list all your banks requirements for an individual to become a customer of your bank, including account opening fee.

A1. Bank requires to have scan of client’s passport copy, certified by agent (agent has to keep passport copy till client’s account open and provide it to Bank after first request).

Q1a. Does your bank accept Americans as clients? If so does your bank report their accounts to the US tax authorities?

A1a. Yes we accept U.S. citizens. UBS, FBAR & FATCA have changed the landscape of offshore banking for US citizens and residents.

More and more traditional offshore banks refuse to accept US persons or offshore corporations controlled by US persons to avoid an entanglement with the US Government. More and more US citizens are looking at 2nd citizenship programs as a solution for FBAR & FATCA. However, if you still reside in the US even if you have a second passport the banks will reject you or report the account. Secondly,
even if you live outside the US all normally issued passport will list your country of birth -- if you were born in the US and cannot confirm you have renounced your US citizenship, offshore banking jurisdictions are likely to reject you or report you.

If your goal is offshore banking as a US citizen, getting a second passport may NOT be the answer.

The OECD agenda to eliminate banking secrecy is in full swing and by 2016 we expect all offshore banking jurisdictions we know today will be required to share tax information without agreements and many will do so automatically. We believe that the offshore banking for those who desire secrecy and privacy is a right and we continue and will continue in the future to offer our bank services to US citizens secretly and privately.

Q2. Please list all your banks requirements for a company to become a customer of your bank, including account opening fee.

A2. Bank needs to have scan of capital documents of company, certified by agent (agent has to keep copies till company account open and provide it to Bank after first request).

Q3. Please provide the maximum daily withdrawal cash withdrawal for your cards.

A3. 2,000 $(€)- daily / 30,000 $(€)- monthly

Q3a. Is a card included in the cost for account opening?

A3a. No card costs US$150 plus shipping.

Q4. Please provide the maximum daily spend (POS) for charges to purchase goods or service in person or on-line with your cards.

A4. 10 – daily / 50 – monthly

Q5. Does any name appear on your ATM cards? If so, does a company name ONLY appear, or both a personal and company name appear or just a person’s name appear on your cards?

A5. Bank is offering Non-named program for plastic cards.

Q6. Please provide the maximum daily wire amount allowed into a personal or company bank account at your bank.

A6. There are no minimum opening deposit要求ments.

Q7. Please provide the maximum daily wire amount allowed FROM a personal or company bank account from your bank.

A7. We don’t have any. If the amount will be over 50 000 $(€), bank must be notified and we will give you the best correspondent account.

Q 8. Please provide your list of correspondent banks for USD, Euro, GBP, etc.

A8. To be provided at time of ordering

Q9. What are your rates?

A9. Rates change weekly. Deposit rate to appear next week. However as an example on April 1, 2013 approved a new list of interest on accounts.

Those rates are:

500 – 10 000 $(€) 6.5 percent per annum
10 001- 20 000 $(€) 7 percent per annum
20 001 – 50 000 $(€) 7.5 percent per annum
Over 50 001 $(€) 8 percent per annum

Q10. Which currencies are available for account holders?

A11. USD, GBP, EUR

Q12. In addition to your account opening fee from the client, is there a minimum opening deposit required?

A12. Bank does not require any minimum deposit. Closing account fee in our bank is 200 €. This amount will be frozen from first incoming transaction.
Q12a. Does the opening account fee from the customer INCLUDE the cost of dispatch of the atm card and other items?

**A12a. No. Opening fee does not include anything else. Tariffs on other services you will find at our web site to be provided at time of a paid order.**

Q12b. What method of dispatch do you use to send your atm cards to clients? Post, registered mail or courier service? If by courier, which courier company do you use, DHL, TNT, Fed Exp, etc.

**A12b. Bank gives the customer the choice in method of sending cards when he/she/ filling out the application: Post or courier service (DHL or UPS in Europe)**

Q13. Does your bank require hard copy originals mailed or dispatched via courier to you from all customers of your bank, or will scanned email copies suffice?

**A13. Scanned copy is enough. However the agent should be able to provide on-demand**

Q14. Does your bank have a physical walk into your bank operating branch/bank, or is it simply an internet bank?

**A14. Yes the bank has physically two offices.**

**Why do clients choose our bank?**

1. We don’t exchange information about our clients with other banks. All this information is strictly confidential.
2. The account opening procedure is faster and less bureaucratic.
3. Our financial transactions are always protected.
4. The client remains always anonymous. We strictly respect privacy and banking secrecy.
5. We are not under Central Bank control.
6. We offer high quality assistance. We are respectful with the customer and do not ask a lot of questions.
7. We provide each client with a personal assistant whom you can apply at any time and on any question.
8. We have reasonable prices for service.
9. Our staff is multilingual.

Order at [https://www.ptshamrock.com/order_bwe.html](https://www.ptshamrock.com/order_bwe.html) - You’re ordering code is “AF-PT”.