Emails from Mr Roger Mewis

From late July until early August emails were sent to the Special Administrator appointed by the Central Bank of Cyprus to control management at the Cyprus Branch of FBME Limited. After suspending operation on 23,24,25 and 28 July, he nominally reopened the branch on 29 July as he was required to by terms of the Resolution Decree. However, this made no difference as, in effect, transactions remained barred in defiance of his stated objective of protecting depositors. Below are emails from Mr Roger Mewis to the administrator and Central Bank and government officials, which we have been permitted to use on the website, and which show how, typically, one depositor has viewed this protection.

Email dated 8 August 2014

From: "Roger Mewis"

Date: 8 August 2014 12:15:55 BST

To: "Dinos Christofides"

Subject: FBME

Dear Mr Christofides

I note that you have acknowledged receipt of my emails, yet no actual response to them. How long does it take to write a single line, holding email?

As I have given FBME my Cyprus and my UK mobile numbers, I trust you will have the courtesy to telephone and explain your actions. I take great exception to your personal interference, as well as that of the Central Bank of Cyprus, into my business. You may wish to liaise with Mr Wyllie and grant authorisation to our payment requests so that you may give me the 'good news'. May I suggest you act on our legitimate requests before I have reason to refer the matter to third parties.

Yours sincerely
For and on behalf of
IXG Services Limited
Roger Mewis
Director

Email dated 14 August 2014

From: "Roger Mewis"

Date: 14 August 2014 11:36:15 BST

To: "'Dinos Christofides'

Subject: Complaint

Dear Mr Christofides

I have been informed by the FBME Bank that you have not authorised the payment of company payment requests and personal payment requests, from private bank accounts within FBME, of two of the company directors, one of which is myself. Your employer, the Central Bank of Cyprus, told the public that its questionable intervention was to protection account holders. No doubt those gullible individuals would have applicated the intervention but bar those persons, the remainder of us see the action as part of an agenda.

How have you protected account holders? By barring all withdrawals from company and individual accounts knowing full well that such a dictatorial action, supported by the incumbent Governor of the Central Bank of Cyprus, incurs financial hardship to one and all of those affected.

You have absolutely no justification for denying authorisation and therefore your action can only be deemed as illegal.

Therefore, as a public servant, you will kindly explain the reasons for denying permission for the release of our funds, and when I mean 'our funds' that is precisely the correct description. How dare you illegally, with the consent of the incumbent Governor of the Central Bank of Cyprus, withhold my company's funds as well as my own person funds.

Furthermore, as the Special Administrator, have the moral fibre to answer your critics instead of hiding behind the wall of the Central Bank of Cyprus hoping that the problem will go away. It will not Mr Christofides as my next appointment is with the Cyprus Mail.

Yours sincerely
For and on behalf of
IXG Services Limited
Roger Mewis
Director

Email dated 14 August 2014

From: Roger Mewis

Date: 14 August 2014 20:50:52 BST

To: Dinos Christofides

Subject: Justice

Dear Mr Christofides

Roman Law coined the concept '*Ei incumbit probatio qui dicit, non qui negat*' which roughly translates to '*the burden of proof is on he who declares, not on he who denies*'. It was Sir William Garrow, an ardent supporter of rights within the law, who introduced the phrase, '*innocent until proven guilty*'. A maxim and an established right within civilised societies.

Yet upon the unproven accusations made by the United States of America, the Central Bank of Cyprus have acted as judge and jury and declared FBME Bank guilty. I could well understand this action if we were in some disreputable third world country but we are not. We are in an EU Member State. Is this how the Governor of the Central Bank of Cyprus operates?

You and the Governor must be immensely proud of yourselves knowing that your incompetent actions resulted in seventy-two people losing their jobs. Both of you should be utterly ashamed of yourselves. Your joint behaviour is a disgrace added to the unseemly kowtowing to American unproven accusations.

It is my fervent hope that the Central Bank of Cyprus, its governor and yourself are brought before the European Court of Justice and found guilty of malfeasance in office.

I have no doubt that you and the governor will be content to hide behind the corporate wall away from any forum where your actions have to be explained.

Yours sincerely

For and on behalf of IXG Limited Roger Mewis Director

Email

From Roger Mewis

Dear Mr Christofides

We intend to make a complaint against you, as the Special Administrator to the Central Bank of Cyprus, as we consider your alleged tardiness in the discharge of your duties, as a public servant, has caused unnecessary financial hardship to the employees of this company.

You will kindly provide this company with the appropriate complaints procedure in order that the complaint can be made to the Central Bank of Cyprus and the said will be copied to the Institute of Chartered Accountants in England and Wales, of which you are a member. We do not intend to stand by and allow your alleged lackadaisical attitude to affect our employees.

Yours sincerely

For and on behalf of IXG Services Limited Roger Mewis Director

Email dated 20 August 2014

To: FAO - Chrystalla Georghadji - Governor of the Central Bank of Cyprus

Madam

I have sent numerous emails, copied to the Central Bank of Cyprus, together with a letter requiring your Special Administrator, Dinos Christofides, to give the necessary authorisation for the release of funds from my company's account, Imperial Xeon Group Limited, and my personal account, both at the FBME Bank, in order to pay salaries, government taxes and purchase invoices.

Your Special Administrator had neither the courtesy nor the professionalism to respond but arrogantly ignored all communication.

You, as the Governor, are personally responsible for the withholding of my company and my personal funds. This is totally unjustified and, as far as I am concerned, illegal. I require you to immediately give the necessary said authorisation for their release.

If it transpires that your illegal actions caused my company and/or myself loss, I shall file an application into Court against you and the Central Bank of Cyprus.

Yours sincerely

For and on behalf of Imperial Xeon Group Limited Roger Mewis Director

Email dated 22 August 2014 (this was also hand-delivered to the President of Cyprus, relevant ministers and board directors of the Central Bank

To: FAO - Chrystalla Georghadji - Governor of the Central Bank of Cyprus

Subject: Unjustified withholding of funds - FBME Bank

Madam

Yet again it is necessary to reiterate our below attached email to you because neither you, as the Governor of the Central Bank of Cyprus, nor your Special Administrator, Dinos Christofides, had the courtesy or the manners to acknowledge receipt of the same.

The crass stupidity and mind numbing ignorance of your actions towards the FBME Bank defy logic. Indeed, it would appear that the decree you sanctioned may have been an abuse of the legislation upon which the decree was based. Is this the hallmark of your governorship, Ms Georghadji?

Are we supposed to gain confidence in your alleged ability to be Governor when your flawed reasoning and actions have caused unnecessary unemployment. Indeed, because of your failure, and that of your Special Administrator, to issue the necessary authority for the release of our company funds to pay the employees, we have had to lay off our employees because we cannot pay them.

Your arrogance, and that of Mr Christofides, is unbelievable; it is only eclipsed by your joint asininity and apathy.

Be assured, Ms Georghadji and Mr Christofides, I shall take every opportunity to demonstrate to the public your joint ineptitude, your joint conceitedness and your joint incapacity to discharge your duties.

Both of you are a disgrace to Cyprus and if you had any conscience, you would immediately tender your joint resignation or better still, fall on your respective swords.

Yours sincerely
For and on behalf of
Imperial Xeon Group Limited
Roger Mewis
Director