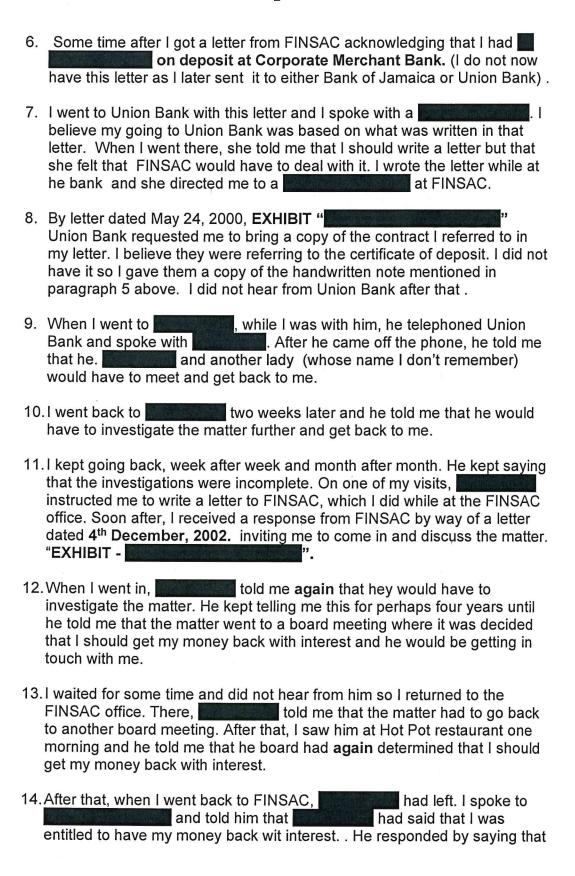
## WITNESS STATEMENT OF

1.	My name is . I am a businessman and reside at in the parish of St. Andrew.			
2.	Some time in the 1980s or I became a shareholders in Workers Bank and a customer of <b>National Commercial Bank (NCB)</b> In about 1996 I deposited at Corporate Merchant Bank to be place on fixed deposit. (The latter was a subsidiary of Workers Bank).			
3.	My reason for approaching this commission is that Corporate Merchant Bank (CMB) and National commercial Bank (NCB) institutions as well as FINSAC have been unfair in their dealings with me and my investments and they have persisted in this conduct towards me. In the process of trying to get answers and redress, I have also had dealings with Joslin Jamaica Limited . I have also been contacted by International Asset Services Limited who have written to me claiming that I owe money which I do not owe money on account of an alleged debt to NCB. I I will begin with Corporate Merchant Bank.			
CORPORATE MERCHANT BANK				
4.	In or about 1996 I placed on deposit at Corporate Merchant Bank. At the time of making the deposit I was given a certificate. The money was to be deposited for thirty days. After thirty days had passed, I went back to the bank (CMB) and gave instructions for them to roll over the money for another thirty days. Shortly after I made the deposit (I think it was before the second 30 day period elapsed), Workers Bank and Corporate Merchant Bank collapsed. I don't think I received any correspondence from the bank like a statement or a maturity notice. The bank collapsed very soon after I made the deposit.			
5.	I went back to the bank and informed the m that the certificate of deposit had gone missing. I gave instructions that they should not, under any circumstance deal with my deposit without contacting me. In keeping with those instructions, a lady at the bank by the name of gave me a handwritten note on the CMB's letterhead stating that the bank would not encash my facility without written instruction from me. I exhibit a copy of that document marked ".			

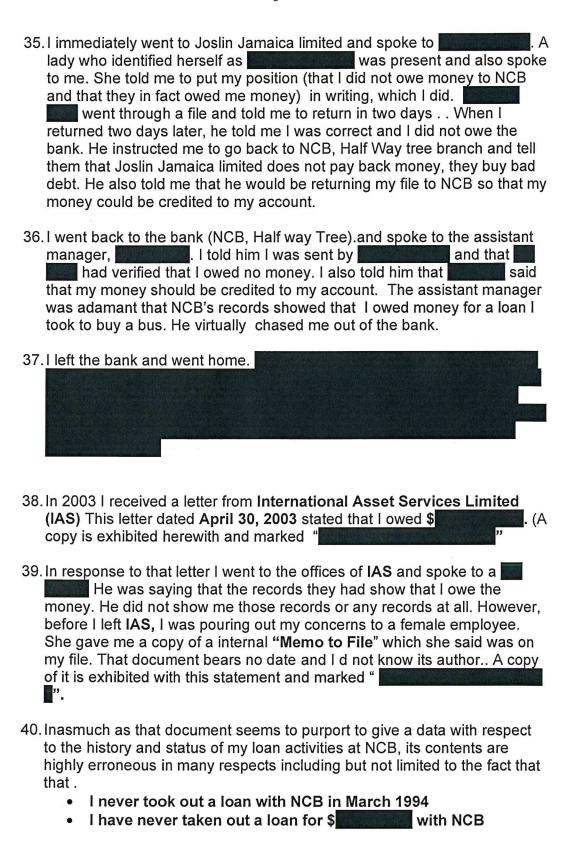


he would have to look into it. He also told me that it would have to go to a board meeting. I told him that the matter had already gone to board meetings. He said he saw **no** record that the matter had gone to aboard meeting

- did not give me a time to return. However, when I went back some months later, he told me that the board meeting had not yet been convened and I would have to give him some time.
- 16.I kept going back to and he kept telling me that the board meeting had not yet been held. After a while he told me that I may have to call the police. I became upset and told him that it is FINSAC who should call the police.
- 17. in the meantime, while I was getting the run around from FINSAC and having heard nothing from Union Bank. I also wrote to the Bank of Jamaica (BOJ) seeking assistance in recovering the money. This was in 2002. The Bank of Jamaica also requested me to send documents in proof of my investment. They did this by way of a letter dated 2 October, 2002 "EXHIBIT ". I gave them a copy of that same note (mentioned in paragraph 5 and the letter fro FINSAC acknowledging the fact of my investment.
- 18.I remained in communication touch with I also wrote directly to the minister of finance, the honourable Mr. Audley Shaw. (He has never responded to my letter). Having had no response from the minister, I made a call to (BOJ) and she directed me to go to the Ministry of Finance and ask for a Mrs. Robertson. I went to Mrs. Robertson and she gave me a number for a Mr. Boothe in the same ministry. I called Mr. Boothe's phone, left a message and he returned my call. He told me that I should call and ask him where I am to pick up my money because the matter had been investigated and I should get back my money.
- 19.I went to and told him this. He told me that Mr. Boothe could not have told me that. He again said that a board meeting had to be held. I could think of nothing further to do.
- 20. In addition to my bigger concern as to the whereabouts of my \$ would like for a representative of FINSAC to tell me whether board meeting were held about my matter and if so when and with what result.

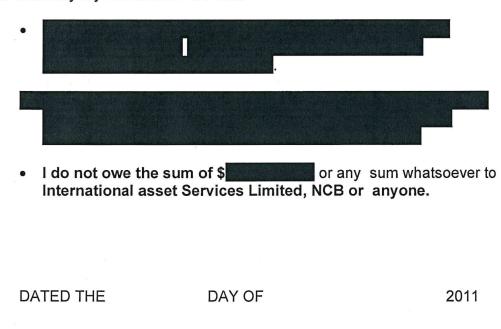
28. Somewhere between 1995 and 1996 after this I became very ill as a

	result of an assault which was committed against me. I was physically disabled and psychologically dislocated for a couple of years.
29.	In about 1998, I went back to withdraw money from the savings account and realized that the funds had not been lodged to it. I recall that when I raised an alarm about this, they told me that I would have to speak with the manager, I made several efforts but was unable to speak with I was told that she was not there on that day. Very soon after, when I went back to see her, I was told that she was no longer working at the bank. I kept making enquiries about my money and the cheque for \$ which I had taken there. I was getting nowhere.
30.	In about 1999 when I went back to NCB ??? I went back to NCB (Half Way Tree branch) to enquire about the money which should have been credited to my account. I was told that I would have to make enquiries at their head office at the Atrium. I was told to speak to a that branch.
31.	When I went to the Atrium, would not speak to me. A female employee told me that he would not. Persons at the Atrium sent me back to NCB Half Way Tree. There, I saw a who was in charge of customer service. He told me that he had gone through my file and the records showed that I had made no payments on the loan and he saw no evidence that I had brought in a cheque for \$ He told me that I would have to bring receipts and documentary data to show that I had made payments. I became very boisterous and was removed from the bank.
32.	Shortly after that i heard that Mr. Lee Chin had taken over the bank. I renewed my efforts to get my money back. I went there to speak to
33.	I kept going to NCB (Half Way Tree branch) without result.
34.	In about 2001, I got a letter from Joslin Jamaica Limited saying that I owed money (over \$ 1000) to NCB (Before getting this letter, that is to say, between 1995 and 2001, I never received any notice or letter from NCB or anyone saying that I was indebted to NCB or any entity).



		nave never taken out a loan in the amount of \$ with CB
	nc	ne repayment plan reflected therein is not accurate and does not accord with the terms indicated in the letter dated July 7, 195 which I got from NCB at on 10 <sup>th</sup> July, 1995.
	• At	the time when I paid the amount of \$ at the bank,
		e sum was well in excess of what I owed. here has never been a time in my dealings with NCB when I
	be	enefitted from any interest rebates
	• In	nave never had a loan with NCB for \$
41.	assertion not be bo Half Way told me th	and to show to them that based on this document, the by them that I had paid <b>no money</b> on account of my loan could orne out. He declined to see me and I was referred back to the Tree branch. When I went there this time, a female employee hat FINSAC should pay me and that would not be e as he did not get the loan on his books
42.	centre do	, I went to a meeting which NCB was having at the conference with which with the matter.  attroduced me to a meeting which NCB was having at the conference with the matter.  and asked him to look matter for me.
43.	with me. set, I was	She gave me a date to come back, Upon my return on the date to told that had left the bank and gone to work at ennedy's First Global Bank.
44.	advised to contact w	another meeting and again put my concern. This time I was o go to the bank and speak with I made with him and he told me that he was going on leave and I should the his secretary, which I did. Nothing was done and I was later that had also left the bank.
45.	files after me that s	en to several lawyers . all except one have given me back my unsuccessful attempts to resolve my problems. One of them told he was not prepared to fight the bank. I have run out of funds ot afford to continue to pay to the one who is willing to continue ent me.
46.	my matte	09, I continued to go to NCB seek audience with persons about r. I have had no success. I am frustrated and hope that this on can assist me in getting some answers.

47. In summary my contentions are that:



## LIST OF EXHIBITS (

## - Handwritten note (undated) form Corporate Merchant Bank signed by . (para. 5) - letter from Union Bank to dated May 24, 2000. (para. 8) - letter dated December 4, 2002 from FINSAC to . (para. 11) - letter dated 2 October, 2002 from BOJ to . 17) - letter dated 7<sup>th</sup> July, 1995 from NCB to (para. 23) - letter dated April 30, 2003 from IAS to . (para. 38) - undated "Memo to File" (para. 39)