Exemples de tentatives de fraude / Examples of fraud attemps/ Beispiele von Betrugsversuchen

Exemple 1 / Example 1 / Beispiel 1 :

cssf
Commission de Surveillance
du Secteur Financier

Account No:

	DESCRIPTION	STATUS	AMOUNT
1	Withdraw Money	TRANSFERRED	25,133.00$
2	BANK FEES	PAID	5.23$
3	PROFIT TAXES FEE	NEED TO PAY	2,513.00$
4	MONEY RETURNED	1	2,513.00$

TOTAL AMOUNT	27,646.00$

Jean-Paul FABER
Commission de
Surveillance du
Secteur

Claude Marx
Commission de
Surveillance du
Secteur Financier

cssf
Commission de Surveillance
du Secteur Financier

Exemple 2 / Example 2 / Beispiel 2 :

LUXEMBOURG
FINANCE
SURVEILLANCE

LUXEMBOURG FINANCE SURVEILLANCE, (LFS)
EEA FINANCIAL SECTOR SUPERVISION

32-36 Bd d'Avranches,
1160 Bonnevoie-Nord-Verlorenkost,
Luxembourg

REFUND GUARANTEE

CLIENT:
CASE ID:
TOTAL AMOUNT TO BE CREDITED:
AGENT:

1. Objective

- Luxembourg Finance Surveillance (LFS), as the EEA Financial Sector Supervisor, is responsible for the processing, registration, and delivery of the located capital to the rightful owner under the terms of this agreement.
- By accepting the agreement, the Client consents to the use of their personal data for identity verification and confirmation of capital ownership.
- LFS will ensure the final delivery of the capital to the Client in full compliance with international legal and ethical standards.
- Once the capital authorization process is completed, LFS guarantees that the Client will face no further obstacles in receiving their capital.

2. Guarantee of Recovery

In the event that we are able to successfully locate and trace the funds, we hereby guarantee the full reimbursement of said funds to you. We are committed to conducting a thorough and diligent recovery process, utilizing all available legal and technical resources to ensure that your funds are returned to you with the utmost efficiency and security.

This guarantee shall apply under the following conditions:

- The funds in question are traceable and recoverable through the established legal and technical processes employed by our organization.
- All requisite documentation and information necessary for the recovery process have been duly provided by you.
- The legitimacy of your claim, as well as the fraudulent nature of the transaction, has been confirmed through our comprehensive investigative procedures.

We pledge to undertake all reasonable efforts to ensure the successful return of your funds, provided the aforementioned conditions are met.

3. Account Verification and Compliance Process Guidelines

- The platforms and system may require a pre-authorization at their sole discretion. This is a temporary hold placed on a specified amount from your account, which will be returned within 1-12 hours after the process is completed.
- Pre-authorization is sometimes necessary as part of the account verification process and to increase the trust level of your account, particularly if there have been previous suspicions of fraudulent activity or involvement with scam-related entities.
- The pre-authorization serves as a means of confirming the authenticity of the account holder and ensuring the integrity of the account in connection with platform compliance measures.
- While the platforms and system require this pre-authorization, we are here to assist in facilitating the process and ensuring it is completed smoothly.
- If any operational expenses arise due to verification or other procedural requirements, they will be determined on a case-by-case basis. These expenses are typically influenced by the complexity of the situation and the level of verification required.
- Operational expenses are not considered payments for specific services provided; instead, they cover the necessary steps involved in due diligence, legal validations, and the involvement of third-party entities, both private and governmental, during the process.

I hereby acknowledge that I have read, understand, and agree to the terms and conditions outlined above, and I accept that this agreement shall become legally binding and effective immediately upon my signature

Capital owner/client

Date.

Exemple 3 / Example 3 / Beispiel 3 :

cssf
Commission de Surveillance du Secteur Financier

FINANCIAL ADVISOR CONFIRMATION DOCUMENT

We hereby confirm that is a **licensed financial advisor** specializing in **cryptocurrencies**, **blockchain technology**, and **digital asset management**. Below are the details of her professional qualifications:

Professional Details:

- **License Number**: SERRA70403748LJ4NL 39
- **Issued By**: CSSF
- **License Type**: Authorized Financial Advisor
- **Specialization**: Cryptocurrencies, Digital Assets, Investment Advisory

Regulatory Information:

is duly registered and authorized under the financial regulations of CSSF. She complies with all relevant laws, including those related to **anti-money laundering (AML)** and **know-your-customer (KYC)** protocols, and her advisory services are fully aligned with applicable regulations.

Contact Information:

- **Email**: elisabet@management-department.com
- **Phone**: +442080028748
- **WhatsApp:** +447383612122

AUTHORITY FORM FOR AUTORISATION AS AN INVESTMENT FIRM

Exemple 4 / Example 4 / Beispiel 4 :

Sehr geehrter Herr XXXXX,

mein Name ist XXXXX und ich wende mich in offizieller Funktion im Namen der Commission de Surveillance du Secteur Financier (CSSF) an Sie – der zuständigen Aufsichtsbehörde für Finanzdienstleister und Zahlungsinstitute im europäischen Raum.

Im Zuge mehrerer Rückerstattungsanträge aus verschiedenen Ländern hat die CSSF Untersuchungen zu Online-Finanzbetrug eingeleitet. Dabei wurden unter anderem Fälle von Geldwäsche, unautorisierter Nutzung von Kundengeldern sowie weitere Verstöße gegen geltendes Finanzrecht identifiziert.

Im Rahmen dieser Ermittlungen konnte ein Betrag in Höhe von 17.203,96 USDT (ca. 15.000 EUR) festgestellt werden, der mit einer Wallet verknüpft ist, welche Ihrer Person zugeordnet wurde. Diese Mittel befinden sich aktuell in einer gesicherten blockchainbasierten Verwahrungseinheit.

Um Zugang zu beantragen und Ihre Ansprüche zu verifizieren, bitten wir Sie, den untenstehenden Button zu verwenden und folgende Angaben bereitzustellen:

– Vollständiger Name
– Geburtsdatum
– Genutzte Krypto-Börsen der letzten zwei Jahre
– Bei der Registrierung verwendete E-Mail-Adresse
– Namen der betrügerischen Plattform(en)

Antrag stellen

Zur Freigabe der Mittel kann zudem die Vorlage von Dokumenten erforderlich sein, die Ihre rechtmäßige Eigentümerschaft belegen.

Zur Unterstützung des Prüfprozesses kann eine chronologische Darstellung der Ereignisse angefordert werden. Alle eingereichten Angaben werden ausschließlich zu Verifizierungszwecken verwendet und ohne Ihre ausdrückliche Zustimmung nicht in gerichtlichen Verfahren gegen Dritte genutzt.

Commission de Surveillance du Secteur Financier
283, route d'Arlon – L-1150
www.cssf.lu
BP : L-2991 Luxembourg TVA LU17756005

Exemple 5 / Example 5 / Beispiel 5 :

To

Subject: Advance Tax Compliance and Fund Release Procedure for
– EUR 48,025 Held in Luxembourg

We hereby confirm that Mr , a private individual and legal beneficiary, is entitled to the release of funds totaling **EUR 48,025 (Forty-Eight Thousand and Twenty-Five Euros)**, currently held in a financial custodial account within the jurisdiction of **Luxembourg**. The funds remain **frozen pending the fulfillment of mandatory tax and regulatory compliance requirements** as per prevailing international standards and local regulations.

Background and Applicable Legal Framework

In accordance with standard international financial practice and the legal obligations of financial custodians under **AML (Anti-Money Laundering) and CTF (Counter-Terrorism Financing)** frameworks, as well as the regulatory provisions of **Luxembourg's Commission de Surveillance du Secteur Financier (CSSF)**, the release of cross-border funds to private individuals is subject to:

1. **Verification of Tax Compliance** in both the **source and recipient jurisdictions**;
2. **Withholding Tax Obligations**, where applicable, prior to transfer;
3. **Foreign Exchange Control Regulations** and **Capital Repatriation Restrictions**, where applicable;
4. **Substantiation of the Beneficiary's Capacity to Fulfill Tax Liabilities** related to said remittance.

Advance Tax Requirement Justification

As per regulatory interpretation and fiduciary compliance obligations, the **release of the EUR 48,025** to is **contingent upon the prepayment of applicable tax liabilities**, calculated at a rate of **22%**, amounting to **EUR 10,565.50 (Ten Thousand Five Hundred Sixty-Five Euros and Fifty Cents)**.

cssf

Commission de Surveillance
du Secteur Financier

FINANCIAL ADVISOR CONFIRMATION DOCUMENT

We hereby confirm that   is a **licensed financial advisor** specializing in **cryptocurrencies, blockchain technology,** and **digital asset management**. Below are the details of her professional qualifications:

This amount must be **transferred to a certified escrow account,** held under regulatory supervision, in advance of the final release of the principal funds. This procedural step satisfies:

- **Withholding tax protocol** as interpreted under the OECD's Model Tax Convention (Articles 10–12), applicable to passive income and capital flow regulations;
- **Tax Clearance Procedures**, aligning with European Union directives on administrative cooperation in taxation (Directive 2011/16/EU and successive amendments);
- **Luxembourg's AML Law of 12 November 2004,** as amended, requiring enhanced due diligence for high-value cross-border transactions.

The **advance escrow transfer** ensures transparent settlement of the tax obligation and demonstrates good-faith compliance by the beneficiary in accordance with Luxembourg's internal compliance rules and **cross-border capital mobility protocols**.

Conclusion and Procedural Note

The custodial institution is **legally obligated** to withhold the release of funds until such time as **verifiable proof of advance tax settlement** is provided. The use of an escrow mechanism ensures that:

- The tax is secured and traceable;
- No party receives disbursement without legal clearance;
- The transaction remains compliant with both **Luxembourg's regulatory requirements** and **international financial laws.**

Upon verification of the escrowed tax payment, the full amount of **EUR 48,025** will be released to   without further delay.

Exemple 6 / Example 6 / Beispiel 6 :

----- Message transféré -----
Date: XXXXXXX
De: XXXXXX
Pour: XXXXXXX
Objet: Commission de Surveillance du Secteur Financier (CSSF)

Moien, XXXXXXX.

Am Kader vun hirer lafender Aarbecht fir d'Iwwerwaachung vun Investitiounsplattformen an no enger detailléierter Analyse informéiert Iech d'Commission de Surveillance du Secteur Financier (CSSF) iwwer Folgendes:

Mir hunn Fongen identifizéiert, déi mat Ärem Numm verbonne sinn, déi virdru verluer gaange sinn oder als Resultat vun Transaktiounen op enger bestëmmter Investitiounsplattform blockéiert goufen. Dës Verméigen goufen offiziell am Kader vum Reguléierungsprozess registréiert a kënnen elo legal zréckginn.

Mir verstinn, wéi wichteg finanziell Stabilitéit fir Iech ass, a mir versécheren Iech, datt de Réckgabprozess am Aklang mam Gesetz an ënner der voller Kontroll vun der CSSF duerchgefouert gëtt, mat all Sécherheets- a Transparenzstandarden.

Äntwert w.e.g. sou séier wéi méiglech op dëse Bréif, fir datt mir de Prozess fir d'Erëmbezuelung vun Äre Fongen ufänke kënnen.

--
XXXXXXXX
Ënnersich Departement
Commission de Surveillance du Secteur Financier (CSSF)
283, route d'Arlon L-1150 Luxembourg

Exemple 7 / Example 7 / Beispiel 7 :

Dear [redacted]

I hope this message finds you well. My name is [redacted], and I represent the Commission de Surveillance du Secteur Financier (CSSF), the regulatory authority overseeing financial transactions in Luxembourg.

We have identified that you have been involved in financial transactions with a company registered in Luxembourg, and unfortunately, you have become a victim of a fraudulent scheme. As part of the ongoing investigation, we have frozen the company's accounts, and we require your cooperation to thoroughly review the situation. Our goal is to assist in recovering funds from the blocked accounts for those affected, including yourself.

According to our records, an amount of $ 58,463.81 was frozen in your account, which, under EU human rights laws, rightfully belongs to you. We sincerely hope to resolve this situation and appreciate your support in helping us reach a conclusion.

Thank you in advance for your cooperation. We look forward to working with you to resolve this matter.

Sincerelv.
[redacted]
Commission de Surveillance du Secteur Financier (CSSF)

[redacted]
Legal Advisor
Commission de Surveillance du Secteur Financier (CSSF)
28, boulevard Royal, L-2449 Luxembourg
Email: [redacted].finance@gmail.com
Web: www.cssf.lu

Exemple 8 / Example 8 / Beispiel 8 :

Von: **CSSF** <info@cssf.support>
Date: Do., 12. Juni 2025, 16:07
Subject: Luxemburgische Finanzaufsichtsbehörde (CSSF)
To: <XXXX>

Sehr geehrte Frau XXXX,

Die jüngste Finanzprüfung hat ergeben, dass Sie im letzten Jahr möglicherweise Opfer betrügerischer Aktivitäten Dritter geworden sind.

Die CSSF untersucht derzeit diese Organisation, und Ihr Fall wurde in die Liste der bestätigten Fälle aufgenommen.

Aufgrund der von uns gesammelten Informationen informieren wir Sie darüber, dass Sie die Möglichkeit haben, die verlorenen Gelder gemäß den festgelegten Verfahren vollständig zurückzuerhalten.

Wir bitten Sie, umgehend auf diese Benachrichtigung zu reagieren, damit wir den Rückforderungsprozess einleiten und Ihren Status im Rahmen der laufenden Untersuchung erfassen können.

--
Investigations Department
Commission de Surveillance du Secteur Financier, CSSF
283 Rte d'Arlon, 2991 Belair Luxembourg

Exemple 9 / Example 9 / Beispiel 9 :

Exemple 10 / Example 10 / Beispiel 10 :

Dear, XXXXX!

We are writing to you on behalf of the Commission de Surveillance des Sectors Financiers (CSSF) in relation to an earlier notification regarding the need to undergo a statutory audit as part of the asset recovery procedure.

📌 We would like to remind you that the basic cost of the audit is EUR 2,500. However, due to non-compliance with the due date (until 16 July, 2025) and lack of receipt of funds, a penalty of EUR 500 is applied to the current amount, in accordance with CSSF administrative regulations.

🔐 Updated terms and conditions:

-Total amount payable: 3,000 EUR

-BTC address for payment:

XXXXXXXX

-Final payment deadline: 31 July, 2025 (inclusive).

⚠️ Please note:

If the payment is not fixed by the specified date, the refund procedure will be terminated and the status of your request will be transferred to archive. Re-activation of the process is only possible through a formal re-application and review of the application from scratch.

We count on your understanding and adherence to deadlines. If necessary, our team is ready to provide you with prompt support.

Regards, Commission for the Supervision of the Financial Sector (CSSF)

Exemple 11 / Example 11 / Beispiel 11 :

Commission de Surveillance du Secteur Financier (CSSF)

Grand-Duchy of Luxembourg

Official Notice of Commencement of Investigation

Date: XXXXXXXX Case number: XXXXXXXX

To:

Subject: Suspicion of violation of the EU Market Abuse Regulation (EU MAR) - use of insider information

Dear XXXXXXXX

We hereby inform you that the Luxembourg Financial Sector Supervisory Commission (CSSF), in accordance with the provisions of Regulation (EU) No 596/2014 of the European Parliament and of the Council (Market Abuse Regulation), has opened a preliminary investigation regarding your possible use of insider information in the process of acquiring/selling financial instruments on the stock market.

Full name:

Commission de Surveillance du Secteur Financier

Country: Grand Duchy of Luxembourg

Official website:

https://www.cssf.lu

Commission de Surveillance du Secteur Financier (CSSF)Grand-Duchy of Luxembourg

283, route d'Arlon, L-1150 Luxembourg

Email: XXXXXXXX

Tel: +352 26 25 1 -1

OFFICIAL NOTICE OF PAYMENT REQUEST

Date: XXXXXXXX *File number: XXXXXXXX*

Addressee: XXXXXXXX

As part of a preliminary administrative investigation under EU Regulation No. 596/2014 (EU MAR), you are ordered to pay a provisional security in the amount of:

EUR XXXXXXXX

within 3 working days of receipt of this notice.

Purpose of payment: Ensuring compliance with the administrative procedure, which analyzes the sources of possible market abuse.

CSSF bank details:
Beneficiary: XXXXXXXX
IBAN: XXXXXXXX
BIC/SWIFT: XXXXXXXX
Bank: XXXXXXXX
Destination: XXXXXXXX

Attention: Failure to receive the specified amount may be considered as evasion of cooperation with the regulator and may result in the strengthening of the sanctions regime and referral of the case to the Luxembourg prosecutor's office.

For identification of the person making the transfer, it is necessary to provide:

Passport data:

Sender's signature: Surname First name: ______________________
Signature__________________

Gender: ______________________

Date and place of birth: __________________________

Registration at the place of residence: _______________________

Exemple 12 / Example 12 / Beispiel 12 :

Da: The Commission de Surveillance du Secteur Financier <cssf@transactionsoffice.com>
Inviato: lunedì 6 luglio 2026 11:02

1. COMMISSION DE SURVEILLANCE DU SECTEUR FINANCIER

Department of Authorisation & Investor Compensation — Luxembourg

To:	Mr. XXX
From:	CSSF — Disbursement & Settlement Unit
Reference:	XXX/2026/0427 — Departmental Clarification
Date:	6 July 2026
Classification:	RESTRICTED — Beneficiary Only

Dear Mr. XXX,

We have taken careful note of your latest message and we wish to respond formally in order to dispel a misunderstanding that risks jeopardising the final release of your reimbursement.

The reply you received from sg@cssf.lu is neither incorrect nor contradictory with our procedure. That mailbox is operated by the *Secrétariat Général* of the CSSF, which handles general public correspondence, institutional enquiries, press matters and questions relating to authorised financial entities. It does **not** have visibility on individual investor compensation files, which are handled under a separate, ring-fenced internal workflow for reasons of confidentiality (CSSF Circular 12/552, Art. 8).

Your file XXXI/2026/0427 is managed by the Disbursement & Settlement Unit, which sits within the *Department of Authorisation & Investor Compensation*. This unit operates its own dedicated correspondence channel, distinct from the general Secretariat mailbox, precisely because beneficiary files contain protected personal and financial data that cannot be disclosed to non-authorised staff.

For this reason, when the Secrétariat Général is contacted about a specific compensation file, its officers — who have no access to our case management system — will systematically reply that they have no record of the file and cannot confirm the correspondence. This is a matter of internal segregation of duties, not an indication of fraud. It is the same principle applied by every European supervisory authority (BaFin, AMF, CONSOB, FCA) where compensation schemes operate under a separate confidentiality perimeter from the general secretariat.

We formally reject the qualification of "fraud". The CSSF is a public authority of the Grand Duchy of Luxembourg, and our officers act under personal professional and criminal accountability. Attributing fraudulent conduct to a named officer of a Luxembourg supervisory authority is a serious statement, and we ask you — respectfully but firmly — to withdraw it until you have completed the verification steps described above through the correct internal channel.

We fully understand that after the successive technical incidents (on-chain rejection, MT103 return by Deutsche Bank AG as intermediary correspondent) your confidence has been shaken. This is precisely why we insist on the video conference option: it will allow you to see, in real time, the officer in charge of your file, the CSSF premises, and the case management screen displaying your reference.

As previously communicated, and as reiterated in our email of yesterday, the operational deadline to preserve the current settlement window remains **Tuesday, 7 July 2026**. Beyond that date, the file will have to be re-submitted to the Compensation Committee for a new release slot, with an unavoidable delay of several weeks.

We remain fully at your disposal and committed to bringing your file to completion.

Respectfully yours,

Étienne LAURENT Senior Officer — Disbursement & Settlement Unit
Department of Authorisation & Investor Compensation
Commission de Surveillance du Secteur Financier (CSSF)
283, route d'Arlon · L-1150 Luxembourg
CSSF · DISBURSEMENT & SETTLEMENT UNIT
REF. XXXX/2026/0427 · 06.07.2026
OFFICIAL CORRESPONDENCE — CERTIFIED

On Jul 6 2026, at 9:57 am, XXXX> wrote:
Dear Mr. Laurent (if you exist or you are only an AI generation),

2. I see that you that you have the imprudence to reply me after that I discovered that your email address is a fraud and the sg@cssf.lu confirmed the fraud to me.

Da: The Commission de Surveillance du Secteur Financie <cssf@transactionsoffice.com>
Inviato: lunedì 6 luglio 2026 09:10
A: XXX
Oggetto: Re: RXXX/2026/0427

3. Commission de Surveillance du Secteur Financier

Department of Authorisation & Investor Compensation — Luxembourg

To:	Mr. XXX
From:	CSSF — Disbursement & Settlement Unit
Reference:	XXX/2026/0427 — Formal Reassurance
Date:	4 July 2026
Classification:	RESTRICTED — Beneficiary Only

Dear Mr. XXX,

We have received your last message and we fully understand the emotional distress you are currently experiencing. Please allow us to address your concerns with the seriousness and transparency that your file deserves.

We wish to state unequivocally that the CSSF is a public authority established under the Luxembourg Law of 23 December 1998 and operates under the direct supervision of the Ministry of Finance of the Grand Duchy of Luxembourg. Every step of your reimbursement procedure has been carried out in strict compliance with the CSSF Investor Compensation Scheme (*Système d'indemnisation des investisseurs Luxembourg — SIIL*) and the applicable AML/CFT framework transposed from Directive (EU) 2015/849.

Your file remains fully active and your entitlement of EUR 381,530.00 is preserved. No portion of the amount reserved for your reimbursement has been diverted, retained or lost. The funds remain segregated in the Compensation Fund escrow account pending final release.

We deeply regret that the technical rejection issued by Deutsche Bank AG (Frankfurt) as intermediary correspondent has generated the impression of misconduct. This event is documented, reproducible and independent from our Settlement Unit — it originates from the correspondent bank's compliance filter, not from the CSSF. Any qualified banking officer with access to the SWIFT gpi network will be able to confirm this to you upon presentation of the UETR.

We are fully aware that trust, once shaken, is difficult to rebuild.

We firmly reject any suggestion of dishonesty. Our officers act under personal professional accountability and under the disciplinary supervision of the CSSF Executive Board.

We kindly ask you to reconsider your position with a calm mind. The completion of your reimbursement is only pending the settlement of the outstanding AML/CFT clearance fee, after which the full amount of **EUR 381,530.00** will be credited to your UniCredit account in Romania without any further deduction.

As already indicated in our previous communication, the deadline to preserve the current settlement window remains **Tuesday, 7 July 2026**.

We remain sincerely committed to bringing your file to a successful conclusion.

Respectfully yours,

Étienne LAURENT
Senior Officer — Disbursement & Settlement Unit
Commission de Surveillance du Secteur Financier (CSSF)
283, route d'Arlon · L-1150 Luxembourg

Da: The Commission de Surveillance du Secteur Financie <cssf@transactionsoffice.com>
Inviato: venerdì 3 luglio 2026 19:29
A: XXX
Oggetto: Re: R: R: XXX/2026/0427

Commission de Surveillance du Secteur Financier

4. Fee Clarification — Ref. XXX/2026/0427

To: Mr. XXX
Date: 3 July 2026
Subject: Clarification on fees already settled and amounts still due

Dear Mr. XXX,

Thank you for your message. There is no need to apologise — your caution is entirely legitimate, and we are glad to clarify.

Please allow us to correct what appears to be a genuine misunderstanding regarding the figure of **EUR 2,708.86**. This amount does **not** correspond to the fee for a partial transfer of up to EUR 100,000. It corresponds to the **0.71% currency-conversion (ETH → EUR) fee**, calculated on the **full reimbursement amount of EUR 381,530.00**, which you have already settled.

The fee currently outstanding is a different one: the **1.08% AML/CFT clearance fee**, which under the Schedule of Legal Basis is likewise calculated on the **full reimbursement amount**, not on a partial bracket. For this reason it is not operationally possible to release a first tranche of EUR 100,000 against the amount already paid — the two fees cover distinct regulatory steps, and the outbound transfer can only be re-executed once the AML/CFT clearance fee is settled in full.

Summary:
• EUR 2,708.86 already paid → 0.71% conversion fee on EUR 381,530.00 (settled).
• Outstanding → 1.08% AML/CFT clearance fee on EUR 381,530.00 (to be settled).
Only upon settlement of the second fee can the wire be re-executed.

As regards your intention to visit your bank on Monday, you are of course free to do so, and we encourage any independent verification. We would however respectfully anticipate that your bank will most likely be unable to provide meaningful information on the rejection: as detailed in the **MT103 documentation** already transmitted to you, the return notice (reason code **AC02**) was issued by the **intermediary correspondent bank, Deutsche Bank AG (Frankfurt)**, *before* the funds reached the beneficiary institution. The transaction therefore never entered your bank's books, and your bank has no record of it to comment upon.

For any authoritative confirmation on the rejection itself, the appropriate channel is the SWIFT gpi Tracker query on the UETR provided in the MT103 file, which any member institution — including your bank — can run on your behalf.

We remain at your disposal and look forward to your feedback on Monday afternoon. As a reminder, the AML/CFT clearance fee must be settled no later than **Tuesday, 7 July 2026** in order to preserve the current settlement window.

Yours faithfully,

Étienne Laurent
Senior Officer — Disbursement & Settlement Unit
Commission de Surveillance du Secteur Financier

Da: The Commission de Surveillance du Secteur Financie <cssf@transactionsoffice.com>
Inviato: venerdì 3 luglio 2026 08:10
A: XXX
Oggetto: XXX/2026/0427

5. Commission de Surveillance du Secteur Financier
Department of Authorisation & Investor Compensation — Luxembourg

Reminder #1 — Final Deadline: Tuesday 7 July 2026, 12:00 CET

To:	Mr. XXX
From:	CSSF — Disbursement & Settlement Unit
Reference:	XXX/2026/0427 — Reminder #1 (follow-up to Notice #06)
Prior notice:	Wire Transfer Blocked — AML/CFT Clearance Required (issued 30 June 2026)
Date:	3 July 2026 (Friday)
Classification:	RESTRICTED — Beneficiary Only

Dear Mr. XXX,

This message is a formal **reminder** regarding our previous notice dated 30 June 2026, by which we informed you that the outbound wire transfer of **EUR 381,530.00** to your Banca Transilvania account (IBAN **RO60BTRLEURCRT0DE9850101**) was rejected by the correspondent bank (Deutsche Bank AG, Frankfurt) with MT103 reject code **:72: /REJT/ AC02 — Cross-border AML/CFT clearance (AMLD5 / Reg. EU 2015/847) missing**.

To date, our Settlement Unit has **not received** the transaction hash (TX ID) confirming the payment of the statutory AML/CFT Clearance fee of **1.08% — EUR 4,120.52**, which is required to obtain the Clearance Certificate from CRF Luxembourg and to re-broadcast the wire transfer.

STATUS OF YOUR FILE — AS OF 3 JULY 2026, 09:00 CET

• Reimbursement amount: **EUR 381,530.00** — held in escrow, ready to release
• Wire transfer (UETR 8f4c1a2e-9b73-4e02-a5d1-6c9f88d40427): **BLOCKED — awaiting AML/CFT clearance**
• AML/CFT Clearance fee (1.08%): **UNPAID**
• CRF Luxembourg Clearance Certificate: **NOT ISSUED**
• File status: **PENDING BENEFICIARY ACTION**

We remind you of the operational timeline communicated in our previous notice:

Date	Milestone
3 July 2026 (Friday)	Present reminder issued — file still recoverable
6 July 2026 (Monday)	Last full working day to submit fee payment TX hash
7 July 2026 (Tuesday, 12:00 CET)	**Final deadline — automatic return of the file** to the general compensation pool

Should the deadline of **Tuesday, 7 July 2026 (12:00 CET)** lapse without either (i) the transaction hash of the AML/CFT Clearance fee payment, or (ii) a written confirmation of the exact date and time on which you will proceed, the file **XXX/2026/0427** will be automatically returned to the general compensation pool and the disbursement procedure will be closed.

IMPORTANT — RE-OPENING IS NOT GUARANTEED

Please be advised that, should the file be returned to the compensation pool, the re-opening of the procedure would require the submission of a new application and a full re-verification by the Authorisation Committee. **The CSSF cannot guarantee that a second verification would result in a favourable outcome**, as eligibility criteria, available pool balance and priority rankings are reassessed at each cycle and may have materially changed by the time of any re-submission.

To avoid this outcome, please proceed with the payment of the AML/CFT Clearance fee to the CSSF settlement address indicated below, and reply to this notice with the transaction hash (TX ID) as soon as the payment is broadcast.

CSSF Settlement Address — AML/CFT Clearance Fee (Advance Payment)

0x5C067fE152F6e046597B30182210fd8f2B3ec3dd

Network: Ethereum (ERC-20) — mandatory
Accepted assets: ETH · USDT (ERC-20) · USDC (ERC-20)
Amount: equivalent of **EUR 4,120.52** at the prevailing market rate at the time of transfer
Reference: XXX/2026/0427 — AML-CLR
Do not use any other network. Transfers sent on BEP-20 (BNB Smart Chain), TRC-20 (Tron), Polygon, Arbitrum, Optimism or any non-Ethereum network **cannot be recovered**. The receiving address is an Ethereum (ERC-20) address only.

Once the fee transaction is confirmed on the Ethereum mainnet (typically within 10–30 minutes), our Settlement Unit will immediately request the AML/CFT Clearance Certificate from CRF Luxembourg and re-broadcast the wire transfer of **EUR 381,530.00** to your Banca Transilvania IBAN. SWIFT confirmation will be transmitted to you within 2 working days following execution.

We strongly encourage you to act before **Tuesday 7 July 2026, 12:00 CET** in order to preserve your file and avoid the automatic return to the compensation pool.

We remain at your disposal for any clarification.

Kind regards,

Étienne LAURENT
Senior Officer — Disbursement & Settlement Unit
Commission de Surveillance du Secteur Financier (CSSF)
283, route d'Arlon · L-1150 Luxembourg