

My name is Bond, Yonggi Cho Bond...

This was a funny scambait that ended prematurely. The bulk of this bait was me arguing about his use of the word "bond" or "bonded". Being a freaking moron and knowing nothing about finance or banking, he assumed that having money in bonds means that they are bonded, which it doesn't. In financial terms, bonded means a surety guarantee that a specific project, service or financial instrument will be financially covered if performance is not complete or satisfactory. Almost like insurance. Another point about this scambait is that Hang Seng bank is a real bank, and often a target for scammers to sully their good name.

Dear Mr/Mrs,

Let me start by introducing myself. I am Mr. Yonggi Cho director of operations of the Hang Seng Bank Ltd. I will need you to assist me in executing this Business Project from Hong Kong to your country. Twenty millions United State Dollars only in my branch. Please endeavor to observe utmost discretion in all matters concerning this issue. Once the funds have been transferred to your nominated bank account we shall then share in the ratio of 60% for me, 40% for you. If you are interested please send me your:

Full names:

Private phone number:

Current residential address:

Finally after that I shall provide you with more details of this operation. And I will prefer you reach me on my private email address below Email:

hsboperationmanager01@yahoo.com.hk

Kind Regards,

Mr. Yonggi Cho

What is this all about and how did you get my email address? Please explain.

[Greg Wilson](#)

Hello Dear friend Greg Wilson.

Greetings from Hong kong.

First and foremost I say thanks for your response to my email, and willingness to collaborate with me on this transaction and I assure you that with your total cooperation and commitment, we are sure to finalize this transaction in the shortest possible time. My years in the banking section couple with business ideal had thought me that, partnership require transparency

All I require is your honest co-operation to enable us see this deal through, I guarantee that this will be executed under a legitimate arrangement that will protect you and I from the law and monetary bodies, to this end, I will be employing the services of an attorney here in Hong kong to prepare all the required legal paper works and documents to legitimize this, My major obligation and priority is to be fully responsible for processing the documents and also ensuring that the funds are transferred to your care for keeps for us. To have you documented as the beneficiary to the funds, the attorney informed me that to place any body as the Next of kin, he will require the following information listed below:

(1). YOUR FULL NAMES

(2). YOUR RESIDENT ADDRESS

- (3) YOUR OCCUPATION
- (4) YOUR PHONE NUMBER
- (5) DATE OF BIRTH

Note that, I am paying him from my pockets to have the documentation process carried out for us. Your one and only obligation in this transaction is to open AN OFFSHORE account to receive these funds once transferred from my bank, and you being the beneficiary will have to open the account in YOUR NAME with my principal bank (sister bank to the bank I work for), and I will be directing you to this bank once I receive from you all requested information above.

IMPORTANTLY, this offshore account will be opened with a sister (principal)bank to the bank I work for, NOTE: the reason for this is that, the money was deposited in bonds, and as such, if the bonded 20 million USD is transferred directly to your personal/existing account, we will be required to pay huge taxes which I do not want either of us to pass through, also since the money is still in BONDS transferring it to a sister bank will also help us debond the bonded 20 million USD for our usage. Note that the bank I will be directing you to operate same swift-telex codes, making it an in-house transfer, thereby waiving taxes, transfer cost.

From above, it is a clear indication that, when you opening the offshore account with an affiliate bank, which I will be directing you to, the transfer from my bank (Heng seng) to the account you opened with my principal bank will look like an in-house transfer since both operate same telex thereby waving taxes for us and also helping us clear the bonded money for our personal use. When the funds have been deposited in the offshore account in your name with the affiliate bank, you will then instruct them (offshore Bank) to have the funds transferred to our personal accounts in gradual-safe-bits.

Having said that, be informed that you will need some amount to set up and activate this account with the affiliated bank as opening deposit, as its been call base on the fact that its an Offshore account, the necessity of activating a new offshore account is to enable the account accommodate the 20M dollars that will be transfer into it, so that the 20M dollars does not bounce back to my bank. I am having to inform you of this because I am in the banking sector and see it best to give you my professional hint regards this transaction and what it entails, for I believe so much in transparency and would be to you all the way as long as you partner with me to see this transaction through.

I have been in the banking sector for well over 20 years and having taken about 2 years to study the files on the 20million Deposit, this is the best strategy for us. I also must be able to trust you on this, because, once you have open the account in your name and the funds eventually transferred to the offshore shore account you opened, I will no more have access to the funds but you, therefore I must have your words not to betray me in this transaction. Be that as it may, because I have a reputation to keep at my bank, and Couple with the fact that this transaction is my baby project I will not want it to slip by, I believe you will be understanding enough to either collaborate with me on this transaction or not, I would prefer if you don't want to participate with me that you kindly turn down this request and not destroy my career by informing my Bank, I am a family man with reputation to keep with my work place and family.

But if you feel the need to continue with me, your suggestions, opinion are welcome, but the final say has to come from me, because banking is my field, and I stand at risk here if anything should go wrong, for which nothing can go wrong in an atmosphere of peace, sincerity, trust, commitment,dedication, and these are what I want to rein in this partnership and friendship of ours. To this end, kindly provide me with all the information listed above, so I can forward them to the attorney to begin with the documentation process while I in turn furnish you with the offshore bank contact information for you to make contact with them to open a fresh account with them for this transaction.

Your timely response will be appreciated as I would want us finalize this transaction within the shortest possible time. I will respond swiftly as soon as I hear from you.

Regards,

Mr. Yonggi Cho.

Heng Seng Bank Account Manager.

- (1). YOUR FULL NAMES - Greg Wilson
- (2). YOUR RESIDENT ADDRESS - 2525 N. Munroe Road, Tallmadge, Ohio 44262
- (3) YOUR OCCUPATION - Sales
- (4) YOUR PHONE NUMBER - 202-456-1414
- (5) DATE OF BIRTH - 04/04/1969

I read over your email and I agree and understand with most of what you said. One part is confusing, where you keep referring to the bonded 20 million? Now is the \$20 million in bonds or is the \$20 million bonded? There is a huge difference there.

Also, I saw what you said about having the final say - but if I don't agree or don't want to continue, then we may have a problem - just wanted you to be aware before we start.

What is the bank you want me to open an account at?

Just so you know, I work late so I wouldn't be available at that number until 7 or 8pm at night - Eastern Standard Time.

Thanks,

Greg Wilson

Hello Dear Greg Wilson,

Compliments of the day. Thank you for showing some great responsibility and trust, I feel much more comfortable transacting with you especially after your previous emails, even though we have not had a verbal conversation; please do not let me down. It does not matter if you are not a chinese, it makes it even better.

I have sent your details to my attorney who will put together the Perfected paper work to be sent to the bank for the release and transfer of the funds, this should take not more than a day or two. I am now sending you the direct contact of the finance institution in holland,so you can browse it and make enquiries on offshore/on-line account opening. I advice you like I said earlier that you open an account with the Finance Institution so that once the funds are released, they will be moved straight into your account and the transfer will not attract the monetary bodies, as the transfer be will seen as in-house (same telex type with my Bank), you can then transfer the funds in safe bits to your main account for both of us. Also after opening the account you will send me the account informations to wire the funds to the bank account.

Please find below the Bank Informations.
DEUTSCHE GROUP INVESTMENT & SECURITIES
VAN BEUNINGENSTRAAT 197-G 1051XZ AMSTERDAM
THE NETHERLANDS.

EMAIL: infocenter@dgsitl.info

You contact the managing director of this Deutsche Group Investment & Securities in Holland. Please I have explained to you why this transaction should be kept in a low-profile manner so that we can have these funds transferred immediately. Immediately the legal documentations are completed I shall contact you but ,I am very optimistic that before then your account should have been ready so that we can conclude this phase of the transaction this week precisely I am very certain about that.

I shall await an update, please do make contact with the Deutsche Group Investment & Securities via e-mail or phone,so that the account opening can be fast, despite of our age different I will call you my brother so that we both Understand that our trust in each other is that of blood brother and brother, may God bless you for your positive resolve to affect our lives.

My informations are below,and i have attached a copy of my international passport.

Full Names:Mr. Yonggi Cho

Address: #1, Fortune Garden, 20 Wing Ting Road, Ngan Chi Wan, Kln, Hong Kong.

Occupation:Account Manager



Thanks for the email - you almost answered my questions. Let me try again, this will be a hoot -

One part is confusing, where you keep referring to the bonded 20 million? Now is the \$20 million in bonds or is the \$20 million bonded? There is a huge difference there.

I would appreciate an answer, and then I'll contact the Finance Company.

Greg Wilson

Dear Greg,

The present state of the funds over here is in bonds,thats why we need to transfer it to that bank in the Netherlands where i directed you to open an unlimited account with.

So, the basis of this transaction and your role is to open that account with the bank, and as soon as that is established in the next couple of days we would move this funds successfully.

Thanks,
Cho.

So are you saying that it is in Bonds, or Bonded, or both? That was my initial question. You realize that there is a big difference, don't you? Of course you do, because you've been in the banking business for twenty years. I am just trying to clarify everything in my mind, but what you said didn't make sense.

This is what you wrote...

"IMPORTANTLY, this offshore account will be opened with a sister (principal) bank to the bank I work for, NOTE: the reason for this is that, the money was deposited in bonds, and as such, if the bonded 20 million USD is transferred directly to your personal/existing account, we will be required to pay huge taxes which I do not want either of us to pass through, also since the money is still in BONDS transferring it to a sister bank will also help us debond the bonded 20 million USD for our usage. Note that the bank I will be directing you to operate same swift-telex codes, making it an in-house transfer, thereby waiving taxes, transfer cost."

This whole paragraph does not make sense!

Greg Wilson

Dear Greg,

Please there no need to complicate matters here. If you do really want to help me, just proceed with my directives, and as soon as you open that account all would be well.

There is virtually no need to start debating on whether the funds is bonded or not, what's important is that you set up that account in order for us to proceed with the transfer.

Thank you.
Yonggi Cho.

So, you're not going to answer my one simple question? Perhaps you don't know the answer?

Greg

What I was trying to pass across to you is that the funds are bonded presently and the disadvantage at this point is that it can't be spent in cash until we are able to move it to that bank in the Netherlands where I directed you to open the unlimited account we need.

I mean this is very simple if you would just listen and follow my guide.

Thank you very much.

Cho.

There you go again.

Do you know the difference between being BONDED and being in BONDS? They do not mean the same thing. You say "that the funds are bonded and can't be spent in cash" - that DOES NOT MAKE SENSE! Bonded funds can be spent, but if the money is in BONDS, yes you have to convert them to cash to spend.

You would think in your 20 years at the bank you would know the difference. Are you a banker or do you clean offices? I am beginning to have no confidence in this deal if you don't even know simple banking terminology.

One more time - Bonded funds are not funds that are in bonds - have you got that? That's not what it means.

Funds in bonds - can be bonded, but don't have to be. They really don't have anything to do with each other. Got it?

I am assuming that you are saying the funds are in bonds and have to be converted, correct? You say these instructions you give are very simple and to listen and follow your guide - well, I find it hard to believe that a banker with 20 years experience doesn't know the difference between bonds and being bonded. Just so you know, I am not a dog or a child, I will not just blindly follow instructions without knowing everything that is going on... If you want someone to just shut up and obey your orders, then you have the wrong person as a partner.

Greg Wilson

Dear Greg,

Thanks for your e-mail. Please understand that I am Chinese, and my English is not so good sometimes. What I am saying is that the funds are in bonds and would be converted into cash when we move it into that account I have asked you to open with that bank in the Netherlands, because they would be able to do so. Again, I apologise for the misunderstanding, and I am not trying to shut you up.

Thank you.

Cho.

So what is the status on our deal???

Greg

Hello Dear Greg,

If you are serious about helping me, then you should contact that bank I directed you to in the Netherlands and open the unlimited account with them, and we can get this business done with, and it's as simple as that.

Thank you.

Yonggi Cho.

Does the bank have a website? I looked all over; I can't seem to find one. Nor can I find them in a Business Directory. Tell me what their website is, so I can view the different accounts they offer.

Greg Wilson

Unfortunately, that was it. His email account was shut down as well as the other email he gave me. I waited for him to contact me under a new email account, but I think that he felt it was not worth the aggravation. After two weeks of arguing about the word "bond", I was just getting ready to get started on the bank not having a website or an actual address.