

8.4.1 I attended AGM's of FRL and I met with the Chairman of this bank, Ferreira. He says there is "**nothing wrong**" with what this bank did to my wife and I. Yet they took our home based on **Fraud** and then still proceeded to over-charge us interest.

8.4.1.1 The latest 'tactic' of this Chairman of this bank was to stop the 2005 AGM of FRL and to get 3 of his 'body-guards' to remove me from the AGM and to remove me right off the property, then he continued with his AGM. This was because I said he told LIES to try desperately to cover-over Crime.

9. This bank, by way of Mis-representation of the Truth, **Fraud** and **Duress**, took a bond over property owned by my ex-wife and I, based on the promise of increasing the facilities to the Companies and to myself.

9.1 Then this bank, by way of **Fraud**, Mis-representation of the Truth, **Duress** (against an innocent woman) registered the bond for nearly twice the amount we had agreed to, but at the same time went back on the agreement and did not increase the facility.

9.1.1 Instead, this bank refused to honour payments made to creditors of the Company, and refused to honour payments on the FNB bond on our home, when we had the facility available to us to make these payments.

9.1.2 Then this bank brought an Urgent Application to Liquidated the company and then Sequestered me -- based on the **Fraud** at this bank, including all the over-charges of interest, known to the Directors of this bank.

10. There is more **Fraud** and other related Crime that I can place before the Competition Commission. I will do it if called upon by the Competition Commission. Please just ask me and I will supply it. Thank you.

10.1 There are about 14 **Police Cases** in all.

A B

- 10.1.1 I am about to open a further **Police Case**, following the 2005 AGM of FRL and what transpired there, and the **False Minutes** of the AGM which have been signed by the Chairman, Ferreira, full of his incessant LIES that seek to **deceive** the Shareholders and to also **Defame** me with Criminal intent.
- 10.2 There is **Fraud** and **Theft** in that Shares were sold illegally and the proceeds taken illegally, through **Theft** by this bank.
- 10.3 There is the endeavour to **black-male** us by this bank's **agent**, lawyer CB McEwan, now an Advocate.
- 10.4 There is the **Threat of an Interdict** (with the intent of chasing away our agent) by this bank's **agent**, lawyer CB McEwan, now an Advocate, when we tried to auction our home and other properties, including properties belonging to our Clients.
- 10.5 There is **assault**, by this bank's **agent**, lawyer CB McEwan, now an Advocate.
- 10.6 There is the altering of a document and the use of redundant and obsolete documents (including a Barclays document) to illegally sell off assets of the Company without the permission of the Director and when the Director had actually warned the bank not to do it because **Damages** would result. The bank does not care. The bank does exactly as it likes. The Directors know, because I have fully informed them. They do not care. They say they can not *understand* the **Fraud**, but I do not actually believe they are Criminally Insane. I believe they know exactly what they are doing, but they simply don't care because they think they are above the Law of the Land. They have got away with this type of illegal behaviour for so long now that they just do not believe they can be Prosecuted.
- 10.6.1 However, in my little mind, I do not see them as being above the Law of the Land. Certainly not.
- 10.6.2 In my little mind they are Criminals. They are far worse than most of the

Inmates that I have Ministered to, and Counselling, for the past 4 years in the Prisons.

10.6.3 In my little mind these Directors of this bank and Public Company should 'come clean' and explain to the Competition Commission how it is that they make such huge profits with their over-charges and their very **Bad and Illegal Business Practices**.

10.7 There is the **Theft** of money (including interest) and the **Fraud** in the Estate ME Harris by the Auditors and by this "dummy" "front" lawyer for the Auditors (who hides/holds their shares for them in secret) and by this bank's **agent**, lawyer CB McEwan, now an Advocate.

10.8 There is the 'placing' of a property with a 'client' by this bank's agent, Hartard, at R200,000-00 when the property was worth R 1 million. There is the **Fraud** involved with the altering of a document to try in their desperation to cover-over **Fraud** related to this property by this bank and by their property **agent**.

11. When I met with the Chairman of this bank to try to get him to understand the **Theft** and the **Fraud** and the other related Crime, then he again 'made out' that he still can not even come to understand. This was on the 23/2/05. I supplied a lot of written **proof** to him, and also to his Company Secretary.

11.1 Then on the 22/11/05 at a FRL AGM this Chairman of this bank said to the Shareholders and to the **General Public** and to the News Media who were present how Fair it all was. He said :

"... the b.. the the the uh bank uh dealt .. he believes the bank dealt harshly with them it, it was a fair, a a fair transaction "

[Handwritten mark]

11.2 Then when I insisted that it was not at all fair and I referred to all the LIES (to try in desperation to cover-over the Crime) that he and his CEO and his Auditors and his lawyers had told about me and about my family and The Mazlen Trust, and I tried to get him to “EXPUNGE” their LIES from the permanent Records of this Public Company/bank, then he stopped the Public meeting, called in 3 of his ‘body-guards’ and had me thrown out of the Meeting and removed from the property.

11.2.1 What he and his Company Secretary call “EXPUNGING” I say is “**remove their LIES from the permanent Records of this Public Company and replace their LIES with the Truth**”.

12. With all this **Fraud** and all these LIES and other related Crime, even including **Theft**, one will wonder why I get nowhere when I try to expose it all.

12.1 It is because of the morally wrong attitude towards Crime and ‘**Corruption**’ and ‘**Conspiracy**’ - in our Land.

12.2 It is because the Directors of this bank are themselves ‘**Corrupt**’ with ‘limitless’ money and so-called ‘power’ at their ‘**Corrupt**’ disposal.

12.3 It is because this bank uses **agents**, including their Auditors who are themselves ‘**Corrupt**’, and lawyers and Advocates, to shield them, and to ‘**Conspire**’ with them to help them to commit Crime, and to then also protect them from Rightful Prosecution. They pay out hundreds of millions of Rands of Shareholders’ money to these agents who then protect them from Prosecution. This is how they keep getting away with it (the Crime, including over-charging of interest)

Then these Directors pay themselves Millions of Rands (even per month) in salaries and in ‘bonuses’. But they are prepared to CHEAT even their own Clients to make the profits to get these ‘bonuses’.

12.3.1 The Crime of which I write is against their own Clients. It is hard to believe, but it is the Truth. They ‘**rip off**’ even their own Clients. They are smug as

14
8

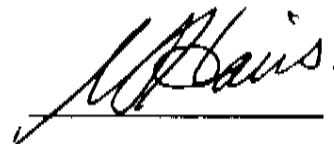
they go about 'hussling' their own Clients with these very **Bad and Illegal**
Busniss Practices.

12.4 They have even involved their Auditors (as Liquidators) and other trustees and senior employees of the Office of the Master of the High Court in their '**Corruption**' and in their '**Conspiracy**' with them to commit Crime. I have therefore also named these Auditors, trustees and Officials to the **Police**.

13. This is my own experience. I can **prove** it to the Competition Commission, if I am given the assistance and the opportunity which I need, by the Competition Commission. It does need to be exposed. Then, hopefully, other 'small men and women in the street' will not be treated so poorly, so un-fairly, by this bank, into the future.

13.1 They ask - "**How can we help you, Mr Harris ?**" Then they carry on like this.

14. Good luck with your Commission. You are up against very evil, '**Corrupt**' and '**Conspiring**' forces, in high places, to be sure.



DEPONENT M. E. HARRIS

I CERTIFY that this Affidavit was signed and sworn to before me at JOHANNESBURG on this the 27th day of June, 2006 by the Deponent who acknowledged that he knew and understood the contents of this Affidavit, had no obligation to taking the oath, considered this oath to be binding on his conscience and who uttered the following words: "I swear that the contents of this Affidavit are true, so help me God".

Ex Officio Commissioner of Oaths
by virtue of Office as Official of
The Standard Bank of South Africa Limited
Reg. No. 1952/029738/06
M. ELLVILLE

.....
Authorised signatory