

13/1/2012.

Michael Harris.
40 Ararat Street, Westdene, Jhb.
Box 52240, Saxonwold 2132, Jhb.
011 482 1056 / 076 393 0321.

The SAPS.
Sophia town.

by hand.

Dear Sirs/Madams,

Enclosed is my Statements to the **SAPS** in terms of :

Common Law, and the **Prevention of Organised Crime Act, 1998 (POCA)** and the
Prevention and Combating of Corrupt Activities Act (PACCA).

Let me just add :

**In the Public Arena it is common knowledge, it is common cause, the Crime at FRL/FRbL/
FNB.** It may not yet be as well known – the Crime at Remgro.

Your sincerely,

M E Harris.

P. S. I refer the **SAPS** to about **27 Police Cases** previously opened, including my
submission/Statement dated 23/12/2010, and also to two Cases : **CAS 566/11/2010** and **CAS
554/11/2010** at **Durbanville, Cape Town; tel. no. 021 970 3831.**

World Hope Is JESUS.

Contraventions of the provisions of the **Prevention of Organised Crime Act (POCA)** and the

Prevention and Combating of Corrupt Activities Act (PACCA)
STATEMENT.

I refer the SAPS to about 27 Police Cases already opened, including my submission/Statement dated 23/12/2010, and to clause 6.1 below Re the two Cases : CAS 566/11/2010 and CAS 554/11/2010 at Durbanville, Cape Town; tel. 021 970 3831.

I, Michael Ernest Harris, am an adult male residing at 40 Ararat Street, Westdene, Jhb.

1.

I hereby lay charges of - **Organised Crime** which is including **Conspiracy to Commit a Crime/s/Corrupt Activities, Fraud, Money Laundering, and Tax Evasion.**

I hereby lay these Charges in terms of :

Common Law, and the Prevention of Organised Crime Act, 1998 (POCA) and the Prevention and Combating of Corrupt Activities Act (PACCA)

The above named Parties are all involved in a **Conspiracy to Commit a Crime/s/Corrupt Activities**, as read with the two Acts of our Parliament, namely – **The Prevention of Organised Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)**, and as further read with the Statements in the about **27 Police Cases** which have been systematically brought against various Parties who are named above. This Statement and these Charges are being laid against all the named Parties, individually, collectively, and together.

I hereby lay these Charges against :

The **Shareholders**, the *Directors*, the Managers, the Company Secretary **Bruce Unser** the **agents** (Auditors – Pricewaterhouse Coopers Inc/Deloitte and Touche Tohmatsu, and lawyers – Deneitz Reitz Inc including all the **Partners** of these two “**firms**” of Auditors, and including all the **Partners** of this “**firm**” of lawyers) of **FirstRand Limited**/FirstRand Bank Limited /**FNB**/Rand Merchant bank, and also of **Remgro**.

1.1.1

Remgro included :

i The CONTRIBUTION TO HEADLINE EARNINGS shown at **page 45** of the **Remgro 2012 *afs*** Includes money made from, coming from, Crime/s including **Organized Crime**. The Intrinsic value and the Book value of the **Remgro** holding of FirstRand shares shown at **page 42** of the 2011 **Remgro *afs*** is ‘bloated’ and not a True value because it is influenced by worth coming From Crime/s including **Organized Crime**.

ii The Auditors PWCI have conspired, with the *Directors* and the **Shareholders** of **FRL** and **Remgro**, to ‘turn their blind eyes’ to known Crime/s including **Organized Crime** especially at **FRL**, where they are also the Auditors. They have also ‘turned their blind eyes’ to the fact that the CONTRIBUTION TO HEADLINE EARNINGS shown at **page 45** of the 2011 **Remgro *afs*** includes money made from, coming from, Crime/s including **Organized Crime**. The Intrinsic value and the Book value of the **Remgro** holding of FirstRand shares shown at **page 42** of the 2011 **Remgro *afs*** is ‘bloated’ and not a True value because it is influenced by worth coming from Crime/s including **Organized Crime**.

iii Mr. “**PK**” Harris is one of the key Parties who knows about the Crime/s including **Organized Crime** at **FRL** from which HEADLINE EARNINGS were made by **Remgro** through investment in **FRL**. He was the CEO and/or a *Director* of **FRL** and at the same time a *Director* of **Remgro** when the majority of the about **27 Police Cases** were opened, naming himself, his co-*Directors*, the Company Secretary, the Auditors and the lawyers, and others. He has ‘conspired to commit a Crime’. He has accepted money made from the proceeds of **Organized Crime** in that as a **Shareholder** substantial dividends on his 45,3 million shares (**page 070** of the 2010 *afs*) have been paid to him He has thus involved himself as a Director and as a major

Shareholder (holding shares worth about R 1 Billion) in Illegal ‘schemes’ ‘devised’ by the **Directors in the full knowledge of the Auditors** and the **Company Secretary** and the Company lawyers. Examples are the ‘scheme’ to ‘**Round-trip**’ money, to **Launder** money, to **Evade Tax**, to **Conspire to Commit Crime**, in contravention of **The Prevention of Organised Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)** – in relation to **the ‘lists’** that are involving **FirstRand Limited/FirstRand Bank Limited/FNB/Ansbacher/RMB/Discovery**, their **Shareholders**, their Clients, their **Directors**, their Managers, their Company Secretaries, their **agents** such as lawyers and **Auditors** - involving **Tax Evasion, Money-Laundering, Organised Crime, ‘Conspiracy’, ‘Corruption’, ‘Collusion’, Fraud**, and so on – and also the **RMB/Barry Tannenbaum ‘Skulduggery’**.

iv “**PK**” Harris (no relation of mine) has conspired with the Auditors PWCI and with the lawyers DRI and with “**GT**” Ferreira to consciously and willfully **Defame** me, to attack my personal dignity, to belittle me, to besmirch me, in Public Company Meetings. The LIES about me and my wife and my family and *The Mazlen Trust* have been well documented and even **tabled** into the permanent Records of FRL. It is all on Record with the **Police**. It goes back to 2001 and 2003 when “**PK**” Harris was the CEO of **FRL** and he and Winteboer/ PWCI and “**GT**” Ferreira and Robert Driman/DRI, knowing the Truth, set out to attack and discredit me and to harm my personal dignity at Public Company Meetings of FRL.

v The Audit Committee Members of both **FRL** and **Remgro** have seen and identified, with the Auditors, the Crime/s at **FRL** including **Organized Crime** from which HEADLINE EARNINGS were made by **Remgro** through investment in **FRL**. The same goes for the Intrinsic value and the Book value of the **Remgro** holding of FirstRand shares shown at **page 42** of the 2011 **Remgro afs** which is ‘bloated’ and not a True value because it is influenced by worth coming from Crime/s including **Organized Crime**.

vi All the **Directors** of **FRL** and **Remgro** have seen and identified, with the Auditors, the Crime/s at **FRL** including **Organized Crime** from which HEADLINE EARNINGS were made by **Remgro** through investment in **FRL**. The same goes for the Intrinsic value and the Book value of the **Remgro** holding of **FirstRand** shares shown at **page 42** of the 2011 **Remgro afs** which is ‘bloated’ and not a True value because it is influenced by worth coming from Crime/s including **Organized Crime**.

5

2.

I am a Shareholder in **FirstRand Limited** and in **Remgro**. As such dividends paid to me are 'contaminated' with the proceeds coming from **Organised Crime**. I have accordingly not cashed in these dividends and I have refused to accept payments. I have returned the payments for dividends to the Transfer Secretaries Computershare Limited or to **FirstRand Limited**.

2.1

In the last Police Case that I opened I attached as **Annexures A** a copy of Dividend Notices from Computershare and a Deposit slip FNB R 50-36. I have already supplied other cheques and re-deposits to the **Police** in the past for Dividends not accepted.

3.

I am laying these Charges against these people and these parties named in **point 1** above for the reason that they have **Conspired** together, in the knowledge of their wrongdoings, to commit Crime.

3.1

Through, and as a result of, the 'cross-pollination'; the 'inter-linking'; the 'common' **Ownership** (shares) and **Directorships**, and through/as a result of the 'flow' of Dividends/profits/and other payments to the *Shareholders/Directors*, the Company Secretaries and the **agents**, there have been contraventions of two Acts of our Parliament, namely **The Prevention of Organised Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)**. Common Crime/s have also been committed.

3.2

On the basis, the premise, that the above named Parties are all involved in a **Conspiracy to Commit a Crime/s/Corrupt Activities**, as read with the two Acts of our Parliament, namely - **The Prevention of Organised Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)**, and as further read with the Statements in the about **27 Police Cases** which have been systematically brought against various Parties who are named

above, then this Statement and this Charge is being aimed at all the named Parties, individually, collectively, and together.

3.3

I have personally written to these named Parties and I have asked that they should kindly make sure (especially the Company Secretaries and the **agents DRI and DLA/CDH**) that each and every Party involved in the **Conspiracy to Commit a Crime/s/Corrupt Activities**, and in the Common Crime/s, and who is named above, receives his/her/their copy of the correspondence. Some are the Principals. Some are **agents** of the Principals. I have requested that they must please make sure that each Party also receives a copy of the attachments to the correspondence.

3.4

In the due course of time, 'at the appropriate time and in the appropriate forum', the Parties named herein will all be called upon to answer to the said Crime/s, including **Organized Crime**.

Example :

They are involved in and have benefited from a Scheme of Fraud, by which they have been a party to their Client/customer defrauding the Receiver of Revenue of R 15.8 million. In the process, and for the use of its secret Fraudulent scheme to defraud the Receiver of Revenue of R 15.8 million, Slab Trading Company (Pty) Ltd, a subsidiary of First National Bank (FNB) charged a special 'up-front' fee of R 697,518-00.

Other examples :

I respectfully refer the Police to the other about 27 Cases that I have systematically opened against these named Parties.

4.

It is my belief that the Crime was committed in the area of Sandton and in the Cape from the premises of these named people and Parties, including from the office premises of the named banks above at Merchant Place Sandton.

4.1

I believe that the details of all this Crime can easily be obtained by the **Police** from the bank involved (**FNB/FRbL/FRL**) and from **Remgro**. Mr **AH Arnott** (ex) was the Company Secretary of **FirstRand Limited**, which is the Holding Company in this web of conspired Crime. As such Mr **AH Arnott** (ex) was in direct touch with the *Directors* and the Shareholders who are involved in the Crime. He will therefore be the person who is most likely to be able to assist the **Police** in their Investigations. Mr **Bruce Unser** is another person who is also able to assist the **Police**, being the latest Company Secretary of FirstRand Bank Limited/**FNB/FRL**, and therefore he is also in touch with Mr **AH Arnott** (ex) and with the *Directors*. Recently Mr Arnott has retired and Mr Unser is now the main man who is dealing with the *Directors* concerning all this known Crime at **FRL/FRBL/FNB** and at **Remgro**.

The Company Secretary of **Remgro** is : **M Lubbe**.

The Company Secretary of **FRL** is : **Bruce Unser** 011 282 4000 and fax 282 8088.

4.2

I further believe that the **Police** can easily obtain further information and detail about the first example **point 3.4** above of the Crime from **Mr. E Barnard**, who is the **financial director** of **NWK**, and from **Mr. Louw** and **Mr. McGrath** and **Mr. J van Emmenes** of **FNB** (ref. Mr. Unser Co. Sect. of **FNB/FRBL/FRL**).

4.3

From the Appeal Court file in the matter of **Commissioner of the South African Revenue Service vs NWK Ltd.**, the Judgement makes it clear that this is a Case of **Conspiracy to Commit a Fraud**.

The **Police** should take seriously the comment of the Judge :

“**The reader might well say ‘What a charade’**”.

Furthermore, the Court agreed with the Commissioner’s contention that the transaction involved:

“ ... mere paper exercise or simulation.”

5.

I require the South African Police Services to Investigate the Charges which I have *set out* above, and to criminally prosecute the people and the Companies involved in the perpetration of the Crimes of Fraud, Conspiracy, Corruption, Defeating the Ends of Justice, Tax Evasion, Organized Crime.

6.

I have already asked the **Police** to look at the affairs of **Rand Merchant Bank**. In the **Barry Tannenbaum ‘Skulduggery’** the name **Rand Merchant Bank** again features. There is a link between this bank and the **Fraud, Organised Crime, Conspiracy, Corruption, Defeating the Ends of Justice, Money Laundering, Round Tripping, Tax Evasion** which these very rich people are involved in, using this bank and doing it via this **CROOK Tannenbaum** ? The fat fees charged by these banks ‘filter through’ as dividends in **FirstRand Limited** and **Remgro**. These Public Companies (**FirstRand Limited** and **FirstRand Bank Limited** and **Remgro**) as well as the *Directors* must know about, and have been facilitating this Crime at **Rand Merchant Bank**, and at **FirstRand Bank Limited/FNB**.

6.1

i I respectfully refer the SAPS to two Cases : **CAS 566/11/2010** and **CAS 554/11/2010** at **Durbanville, Cape Town; tel. no. 021 970 3831**. These two Cases are the ‘tip of the ice-berg’ in the known Crime at this bank/Public Company. In fact a figure of between **R 3 Billion** and **R 5 Billion** was being talked about at the 2011 AGM of this Public Company which was held in Sandton on the 1st December 2011, which is just the other day. Many bonds are over-charged. It is especially so-called ‘black’ poor People who are being **grossly over-charged on their bonds.**

ii Many People have had their homes re-possessed and sold off by this bank when there was no legal basis for the lawyers and Advocates of this bank to do such a callous and wicked thing.

iii Many of these bond-holders were not in Debit/behind with their bond payments when this bank approached the Courts of South Africa claiming to Magistrates and to Judges that these

bank Clients were in arrears. But they were not in arrears, but for the gross and Illegal over-charging/s.

My wife and I are two people who have first-hand experience. Our bond was cancelled. We were ejected from our home. We were not in arrears. The bank used false information and wrong bond figures when they approached the High Court to take our home from us. We had funds available, held by the bank, to pay our bond. The bank CHEATED us. The bank registered a bond on a separate property on the basis that when the bond was registered my wife and I would have access to funds to pay our bond. The bank **Fraudulently** registered the bond for twice the agreed amount, then the bank went back on the agreement and refused the additional facilities promised, to match the amount of the bond they registered on the separate property. The bank then approached the High Court and, knowingly used **False** figures and inflated and wrong figures (which the bank knew were the wrong figures), they lied to the Judge, using their faithful **agents** (lawyers and estate agents) and in this way they got Judgements Illegally.

iv Judgements have been wrongly obtained from Magistrates and from Judges, because the wrong figures were **knowingly** produced in Court by the Auditors and the lawyers and the Advocates who work for this bank.

v The legal Truth was withheld from the Courts, so that Magistrates and Judges were intentionally mis-led by the lawyers, Auditors, Advocates who prepared the wrong figures for this bank to present in Court/s.

vi This bank together with the *Directors* and the Auditors and the lawyers who act for and who advise and who protect this bank **knew** that Clients (especially the so-called 'black' 'simple' Clients) were being **grossly over-charged in an Illegal and Criminal way.** Notwithstanding this knowledge, and notwithstanding the terrible consequences of re-possessing, the bank has ruthlessly and without any conscience taken people's homes when they were not in arrears. People's Homes have been taken from them. They have been evicted. They have had their homes auctioned off. This bank proceeded, regardless. It is **Gross Bad Business Practice**. It is **Inhuman**. It is **so wrong**. Yet this bank has, so far, and to date, 'got away with it'.

vii It is the time to not only get the money back from this bank which they ROBBED from these mostly so-called 'simple' 'black' People, IT IS THE TIME TO PROSECUTE THESE

CROOKS AND CHEATS AND ROBBERS. Please, the SAPS, help the People to Prosecute the **Shareholders**, the *Directors*, the Auditors, the lawyers. They all **know** the Truth. They all have **Conspired** together with each other to Commit **Organised Crime** on a massive scale against the People.

My wife and I had our own home taken from us using the very same ‘tactics’ which I have set out under points i to vii above.

6.1.1

Lest I be named/branded/accused of being a so-called ‘racist’ who is only on the side of the so-called ‘black’ ‘simple’ People and against the so-called ‘white’ People I must record the following :

- i I myself am a so-called ‘white’ South African male/man. I am not a so-called ‘black’ man who is against the so-called ‘white’ man. It is the Truth that I hated what was done to my fellow South Africans by the Nationalists and I did take direct action against that *regime* of old in my own personal way and according to my own personal conscience. It is also expressed in my *anti-apartheid art work* which I have kept to this day, even though my very own wife and I have had our own home re-possessed by this same bank using the same ‘tactics’ described in **point 6.1** above; they re-possessed our home, having first had me arrested and placed in Prison as an awaiting trial prisoner based on LIES told to the Magistrate, so that they could more easily attack my wife’s position and throw her out on the street together with Willie and Agnes and my 80 year old mother-in-law and my handicapped daughter; I have been sent to Prison as an awaiting trial prisoner for 9 months because on the LIES of the *Directors*, the Auditors, the lawyers, the Advocates, and the managers of this self-same banking Group.
- ii Ten years ago, in 2000, I made the conscious decision to work full-time to bring Glory to GOD which includes to help the Community.
- iii I run an *anti-crime and rehabilitation campaign*, a *Mazlen initiative*. This *campaign* does not discriminate based on the colour of a Person’s skin.
- iv I have been involved in the Prison Ministry since the year 2000. As such I have met and

had dealings with all sorts of Criminals, working as a spiritual worker.

v The Crime which has been committed, and the Crime that is still being committed, by these ‘fat cat’ **Shareholders**, ***Directors***, Auditors, lawyers in the **FirstRand** Group of Companies and **Remgro** is so very wicked. I feel strongly that it is the time that it must be Prosecuted. I believe that most decent thinking People of South Africa agree with me, not based on the colour of our skin, but based on Values, Principals, Truth ... things like that. Things that I hear being ‘advertised’ and being ‘promoted’ by Radio 702/**Lead South Africa** and yes, **even by FNB** (sic !) and by other such Organisations every time I put the radio on, every time I look at a Newspaper, and every time I hear a good South African man/woman speak up against the State of our Nation.

vi I and my wife and my ex-wife and my family and my staff, including Willie (known to me and to my family for more than 40 years) and Agnes (known to me and to my family for more that 30 years) ***The Mazlen Trust*** (formed by me 39 years ago for the benefit of my family and thereafter for Charity) have had personal experience of being CHEATED and CROOKED and ROBBED by these CROOKS and CHEATS and ROBBERS. So much so that I have systematically, over that past about 14 years, opened about **27 Police Cases** against these very same **Shareholders**, ***Directors***, Auditors, lawyers in the **FirstRand** Group of Companies. This very Statement to the **Police** is part of the about 27th **Police Case** which I now open against these CROOKS and CHEATS and ROBBERS at this bank/Public Company.

I have also now included **Remgro** and the **Remgro Directors, Shareholders, Managers, Auditors** in this, my latest Statement to the Police. I have explained why I have included **Remgro**.

6.1.2

The Auditors who are also involved in the known Crime at this bank/Public Company :

Kindly also refer to that which I have stated about the Auditors above.

PricewaterhouseCoopers Inc.

Mr. Tom Winterboer supplied his so-called ‘Forensic Report’ full of LIES and inaccuracies

addressed to the CEO “PK” Harris who handed it to the Chairman “GT” Ferreira to read out loud to the Meeting as if it was the Truth. All three of them knew for a fact that it was all JUNK and TRASH and LIES. That was in 2001.

These Auditors aided and abetted and ‘turned their blind eyes’ away from the known Crime and the ‘schemes’ to commit **Organised Crime** including **Money Laundering, Fraud, Round-Tripping, Tax Evasion**. It is highly probable that this man Winterboer and his Partners at PWCI sat down with the *Directors* of FNB/FRBL/FRL, especially “RK” Store, and helped the *Directors* to commit these Crimes. Although they were caught then these Auditors have made no provision in their Report in the afs of FRL for the R 100’s Millions that will still have to be paid in ‘fines’ and in ‘penalties’ and in ‘refunds’ as well.

These Auditors know of the Crime of over-charging the poor so-called ‘black’ bondholders in the Saambou/FNB ‘scandal’ which these Auditors, especially Mr. Tom Winterboer of PWCI and “RK” Store of D&T/FRL/FRBL, must have known about, but they ‘turned their blind eyes’ away. It is Crime running into **R 3 Billion** or **R 5 Billion**. There is just no way that these Auditors did not know of these over-charges, and that it was the so-called poor ‘black’ People who were being discriminated against and ROBBED because they are the ignorant ones that these Auditors should protect, and stand up for. It involves ‘simple’ Teachers, Policemen and Policewoman, Nurses, Government Employees.

Deloitte & Touche.

These Auditors, especially their secret “dummy” lawyer Theodore Willhelm vd Heever and the Chairman of D&T (who was at the same time a *Director* of this Public Company) “RK” Store who ‘turned their blind eyes’ away from the known **Fraud, Theft, Duress**, and other Crime which I personally brought to their attention when vd Heever was acting as the Liquidator but it was actually these Auditors who were Liquidating a Client of this bank, in secret.

These Auditors aided and abetted and ‘turned their blind eyes’ away from the known Crime and the ‘schemes’ to commit **Organised Crime** including **Money Laundering, Fraud, Round-Tripping, Tax Evasion**. It is highly probable that this man vd Heever and his secret bosses Naidoo and “RK” Store and their Partners at D&T sat down with the *Directors* of FNB/FRBL/FRL, especially “RK” Store, and helped them to commit these Crimes. Once caught then these Auditors have made no provision for the R 100’s Millions that will still have to be paid in ‘fines’ and in ‘penalties’ and probably in ‘refunds’ as well.

These Auditors are involved in the known Crime of over-charging the poor so-called 'black' bondholders in the Saambou/FNB 'scandal' which these Auditors, especially vd Heever of D&T (in secret), and "**RK**" Store of D&T/FRL/FRBL, and Naidoo, must have known about, but they 'turned their blind eyes' away. It is Crime running into R 3 Billion or R 5 Billion. There is just no way that these Auditors did not know of these over-charges, and that it was the so-called 'black' poor People who were being discriminated against and ROBBED because they are the ignorant ones that these Auditors should protect, and stand up for. It involves 'simple' Teachers, Policemen and Policewoman, Nurses, Government Employees.

6.2

As a shareholder in the holding Company known as **FirstRand Limited** and as a shareholder in the Public Company known as **Remgro** dividends have been paid out to me, and also to other very large Shareholders and *Directors*. These dividends contained money made from Crime which was accumulated in Rand Merchant Bank and FirstRand Bank Limited which are Companies that are owned by **FirstRand Limited**. **Remgro** has received money from the **FirstRand** Group of Companies. In my case I refused to accept and cash in these dividends. However I believe that the majority of Shareholders who received dividends, if not all of them, especially the *Director/Shareholders*, happily cashed in their dividend cheques and thereby became party to the Crime. If the General Body of Shareholders was unaware of the Crime (which I doubt) then I believe it is impossible for the *Directors* who are large **Shareholders** to say that they too were unaware of the Crime. The proceeds from Crime can not be retained by these Shareholders, including the *Director/Shareholders*.

I further wish to state to the **Police** the following :

7.

- i I am a Shareholder in **FRL** and **Remgro**.
- ii I have a Claim against **FRL/FRbHL/FNb**.
- iii I am a concerned Citizen

- iv The Honourable State President has himself called upon the Accounting Profession and all concerned Citizens of the Republic of South Africa to assist the Nation to root out Crime.
- v Poverty-stricken People are being arrested 'left right and centre' but here are wealthy 'fat cats' 'doing Crime' and using their Auditors to 'turn their blind eyes' away as if they agree. This is in breach of their Duty in terms of the Law and in terms of Acts of our Parliament. This is **so wrong**.
- vi The Crime is very serious Crime because it is in contravention of the **Prevention of Organised Crime Act (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)** with fines of up R 100 million and imprisonment of up to 30 years ! Even then these *Directors* of this bank/Public Company and their CROOKED agents (Auditors **DTT** and **PWCI** and **DRI**) do not care because they seriously believe they are above the Law of the Land. They are not above the Law of the Land.
- vii By the parties named herein simply refusing to take **these very serious on-going Crimes** seriously, the message they are sending out to the People is that Crime is O.K. Just so long as it is these big big Public Companies, wealthy *Directors* and CROOKED Auditors who are 'doing the Crime'. That is **so wrong**. Then these same people wonder why the simple poor People 'do Crime', including violent Crime. Then, not long ago, you had these very same *Directors* (many of whom are **CA**'s) trying to mount a campaign to seriously embarrass and to 'hustle' the Office of the Honourable State President with letters of **Complaint** about the Crime.

7.1

It is my belief, and my request to the **Police**, that all dividends paid from **known Organised Crime** should be confiscated by the **Police** and the guilty parties must be Prosecuted. This is in terms of the **Prevention of Organised Crime Act (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)** The amounts involved exceed R 100,000-00 by far.

7.2

The FRL BEE deal is also involved because this deal was funded from money received from **Organised Crime** in regard to the purchase, running for a profit, and the disposal of this bank known as **Ansbacher/FNb** by FRL/FRbL.

8.

The listed Criminal Activity in the about **27 Police Cases** already opened against these CROOKS relates to transactions involving R millions which took place at Sandton, in Cape Town and around the Country. The purpose of these **Fraudulent** transactions involving **Conspiracy** to commit a **Fraud** and **Tax Evasion** was to evade paying tax by the wealthy people with the assistance in this **Fraud**, by the *Directors* and Auditors and lawyers of **FRL/FirstRand bank Holding Limited/FNb/Rand Merchant Bank** in exchange for the payment of commissions/ “**profits**”. The *Directors* of FirstRand Limited have also involved themselves because the bank is owned by **FRL** with common *Directors*. **Remgro** and its *Directors* and **Shareholders** are equally involved in the known Crime, including **Organized Crime**, through, and as a result of, the ‘cross-pollination’; the ‘inter-linking’; the ‘common’ **Ownership** (shares) and **Directorships**, and through/as a result of the ‘flow’ of Dividends/profits/and other payments to the *Shareholders/Directors*, the Company Secretaries and the **agents**, there have been contraventions of two Acts of our Parliament, namely **The Prevention of Organised Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)**. Common Crime/s have also been committed.

8.1

In the last **Police Case** which I opened against these CROOKS, the “special fee” was solely to increase the ‘bottom-line’ profits of this bank/Public Company when the *Directors*, the Auditors, the Company lawyers, the Managers **knew** it was Criminal and Illegal to carry on with this Illegal Scheme. The Shareholders too **knew** of the **Fraud** because the main **Shareholders** are the very same *Directors* who run the bank and the Public Company and who instruct the Public Company Auditors and the Public Company lawyers.

Remgro also benefited from the Crime, and so did the **Remgro Directors** and **Shareholders**.

8.2

The Annual Reports of **FRL** do not reflect these **Fraudulent** transactions except that the commissions/“**profits**” paid are included. No provision is made to show the money that has to be repaid, and the ‘fines’ and the ‘refunds’ that must inevitably take place and be paid out by this bank/Public Company.

8.3

This is **Fraud** to deceive the Shareholders of a Public Company and the **General Public**.

8.4

Had the Information been included about how this money was ‘made’ i. e. it was made on a fictitious **Fraudulent** transaction, known to the **Directors** of **FRL** (because the Chairman of the bank and of **FRL** is/or was the same person – **LL Dipenaar**) and it was made from Illegally over-charging on interest of bonds, the share price of the shares of this Public Company **FRL** and of **Remgro** would have dropped dramatically and substantially.

8.5

The Auditors and the lawyers named above must have known of this Crime, but also ‘turned their blind eyes’ to it because of the very ‘fat fees’ of about R 80 million per annum they (the Auditors) are paid (each) to do the books of this bank/Public Company. Heaven knows how much the lawyers are paid per annum.

8.5.1

The Auditors have signed off the AFS’s and reported to the Shareholders that ‘all is well’. Yet what of the commissions/“**profits**” ‘earned’ by the Shareholders, (especially by the **Directors** who own very substantial numbers of shares) from known fictitious and **Fraudulent** transactions involving **Conspiracy** to commit a **Fraud** and **Tax Evasion** to evade paying tax. What of this Crime ? This highly Organised Crime which was well known to **Director “LL” Dipenaar** when he was the CEO of **FRL**, and when DTT and PWCI were the Auditors ? What of the gross over-charging of bond a/c’s and the huge profit made from this **Fraud** ?

What about the payment to Shareholders, and **the acceptance by these Shareholders**, of these Public Companies **FRL** and **Remgro**, of dividends derived from such Crime – **where “LL” Dippenaar and the Directors of FRL are themselves major Shareholders who knew of the Crime** ? Where “GT” Ferreira and “PK” Harris are *Directors* and **major Shareholders** in **FRL** and at the same time they are *Directors* in **Remgro**.

8.4.3

The lawyers DR Inc. (named above) are fully informed of this Crime. DR Inc. have in their possession documents removed from a certain Court file in which the **Fraud** and other Crime is spelled out. I require the **Police** to look into the contents of this Court file for the **proof** of the Charges which I am laying against the parties named herein.

In fact I believe that this is ‘just the tip of the ice-berg’. I believe that the **Police** will find more Crime identified in this Court file.

8.4.3.1

In the previous (25th) **Police Case** I advised the **Police** in my Statement 23/12/2010 that the latest is that a High Court file has gone ‘missing’. I attached an *affidavit* from the Registrar of the High Court Tshwane/Pretoria stating that the whole file is ‘missing’. It is ‘missing’ because it contains written information that goes to **prove Fraud** and Crime known to the *Directors* of this bank/Public Company of the highest kind, far in excess of R 100,000-00.

8.5

I have notified the above named parties that I regard this **Organised Crime** as being very serious because of the implications for the Shareholders of this Public Company, of which I myself am a Shareholder, and LIES and intentional omissions from the Annual Reports presented to the general body of Shareholders with Criminal Intent to **Fraudulently deceive** them, and the **General Public** at large, and to stop the share price of this Public Company from dropping.

8.6

I have called on the *Directors* of **FRL** to advise me how much the dividends are that have been paid out to me and to other Shareholders from the proceeds of **Organised Crime**. They refuse to tell me.

8.7

I submitted a Petition/Memorandum to the Chairman of **Remgro**. He is Mr. “**JP**” Rupert. I made Mr. Rupert well aware of the known Crime at **FRL** (including **Organized Crime**) and I asked him to comment, including to help me to Prosecute known Crime in the **FirstRand** Group of Companies. I told him I believed that contraventions of the two Acts the **Prevention of Organised Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)** had taken place. I referred him also to the about 27 **Police Cases**. When I met him once, very briefly, he asked me if I had attended at the AGM of Rembrandt. I wrote to **Remgro**. I got no reply. I bought shares in **Remgro** so that I could try to get answers to my questions Re **Organized Crime** and the fact that **Remgro** were beneficiaries to dividends which included money made through **Organized Crime** at **FRL/FRbL/FNB**. I wrote and I requested papers to be *tabled* at the 2011 AGM of **Remgro**. I attended the AGM on the 24/11/2011. I was called insane by the Chairman at the AGM in front of many people. The Chairman denied that **Remgro** had ever received my papers to *table*. I had the registered slip. I was denied my Right to ask questions about the known **Organized Crime**. I was “thrown out” of the AGM without receiving answers. So now I approach the Police to see whether they are prepared to ask **Remgro** and Mr. Rupert about the known **Organized Crime** at **FRL** from which **Remgro** and even Mr. Rupert himself are benefiting in contravention of the Law.

9.

I have in the past seen the necessity to lay other Criminal Charges against the *Directors* and against the **agents** and against the employees such as the managers, the Company Secretary, the lawyers, the Advocates, the Auditors, and the estate agents, of this Public Company **FRL**.

9.1

I request the SAPS to also look at, and to seriously consider, these previous Criminal Charges together with this Statement/these Charges.

I refer the Police especially to my Statement submitted 23/12/2010.

9.2

It is my belief, based on my personal experience, that this particular Public Company, **First Rand** Limited, it's *Directors*, it's employees, it's **agents** (lawyers, Advocates, Liquidators, estate agents) all believe that they can act with Criminal Intent and be involved in Criminal Activity - things like **Theft, Fraud, Mis-representation of the Truth, “undue influence”, Duress, Coercion, Defamation of Character, Threats of physical violence, (including murder), of ‘Conspiracy’, of ‘Corruption’ (including Bribery), of ‘Defeating the Ends of Justice’** including **money laundering, and round tripping, and tax evasion** simply because they are all above the Law of this Land, - in their own eyes.

9.2.1

They believe that the Law can not prosecute them because they have got away with this sort of **Bad Behaviour** and **Bad and Illegal Business Practice** for so long in the past.

9.2.1.1

They are 'too clever' for the SAPS to prosecute them, along with their **agents**, and working under the 'protection' of their **agents** - their lawyers, Advocates, Liquidators and estate agents - in their own eyes.

9.2.1.2

And they all have nothing to fear - the SAPS can do nothing - they are all too 'powerful' and all 'too clever' - using their **agents** to do their dirty work and to then also use these same **agents** to protect them from prosecution by the SAPS - in their own eyes.

10.

To me this Public Company, these *Directors* and **agents** and **Shareholders** are not above the Law of the Land.

20

10.1

Not one of them is above the Law.

11.

The Prisons of South Africa are full and over-flowing with Criminals. I know because I have worked for four years as a spiritual worker in the Prisons.

I have been involved in the Prison Ministry since 2000, through the work I do involving a 'VISION' which the SAPS can see at www.fc-oc2007.co.za

My 'fight for Justice' can be seen by the SAPS at www.meharris.co.za

11.1

It is Right to Prosecute Criminals and to place them in Prison.

11.2

Yet how come these Criminals - these *Directors*, Shareholders, employees and their prized **agents** (Auditors, lawyers, Advocates, Liquidators and estate agents) people who break the Law, people who '**do Crime**', are not Prosecuted ?

11.2.1

Is it only because they are so 'clever' ?

11.2.2

Or is it because this bank has such a lot of money to 'splash around' - e. g. to pay R 1 million Rand to a man with no banking experience who just happened to be the Minister of Transport when this bank, this Public Company, was awarded R billions of Rands worth of 'contracts' by the State ? i. e. "**The FirstRand Limited/Marahaj Scandal**".

11.2.3

Is it because this Public Company can pay R 60 million to the Irish Government that the **Directors** have assured me, as a shareholder in this Public Company, is not due and owing, but was paid because of all the time and expense it would have incurred defending what the **Directors** say is the Truth ? – i. e “**The Ansbacher Scandal**”.

And now this “**Ansbacher Scandal**” is revealing more Crime, including **Organised Crime**, the “**Discovery/Ansbacher Scandal**” **Money Laundering, Tax Evasion, Theft, Fraud** and so on (refer my other Statements previously submitted to the **Police**)

Even the **FRL BEE** deal and dividends from **Organised Crime** are now coming out.

Perhaps if the SAPS makes contact with **Mr AH Arnott** (ex) then this gentleman is now in a position to assist the **Police** with the **Investigations** because at a meeting the Chairman of FRL said the bank has never even heard from the **Police** ! Then too I see the names **AH Arnott** (ex) and “**LL**” **Dippenaar** are on one of the ‘lists’ of known **Organised Criminals** which ‘list’ I have already supplied to the **Police** previously. There is a **Police Case** opened.

11.3

Kindly note that I have addressed correspondence and also a ‘personalised’, **affidavit** to the following **Interested Parties**, asking for their help and to ‘step forward’ to assist me and the **Police** :

agents of FRL -

DTT, PWCI, DR Inc.

Other **Interested Parties** -

The **IoD**, the **SAICA**, the **IRBA/PAAB**, the **ACCA**, the **ICS**, the **JSE**, the **trustee** of my Estate, the **Bar Council/Society of Advocates (BC/SA)**, the **OBS**, the **BASA, BAC/the “joint leadership” forum.**

Should the **Police** want this information (affidavits) to assist with their Investigations, then I will supply it all, with pleasure. Kindly advise me. Thank you.

11.4

If the SAPS want any further information please notify me. I did already supply the SAPS with a copy of the Minutes of the meeting 23/2/05 and 2006 and 2009 where the **Theft** was discussed in detail with the Chairmen of FRL, first with Ferreira and then with Dippenaar, and with the Company Secretary, Arnott, and the subsequent letters where I again *set out*, and I high-lighted, the **Theft** – to the full board of *Directors* of FRL – Public Company.

11.5

I was requested to supply Dect. Insp. Nkosi from the Bramley Police Station with further details. This I did in a comprehensive letter dated 27/8/2005, copy was also attached to my Statement to the **Police** dated 25/5/05 OB 1355/05/2005 Case No. 450/05/05.

11.5.1

I have asked that my Statement which I presented to the **Police** on the 23/12/2010 should be read in conjunction with Case No 450/05/2005 and all of the about **27 Police Cases** opened against these CROOKS/CHEATS.

12.

The bank involved – **First National bank**, has been advised to re-pay over R154 million to bond-holders who were CROOKED and CHEATED. I think they did already refund. But, the bond-holders want to be refunded **R 3 billion** or even **R 5 Billion** by **First National bank** (not just R 154 million) Ref is at point 6.1 above and ref is to the **Police Cases : CAS 566/11/2010** and **CAS 554/11/2010** at **Durbanville, Cape Town; tel. no. 021 970 3831**.

12.1

What I say is that not only must this bank be forced by the Authorities to refund the **R 3 Billion/R 5 Billion**, but that these CROOKS and CHEATS must at the same time be Prosecuted in a Court of Law for Criminal Activity which is now very well known to the these self-same Authorities. It is common knowledge; it is common cause, in the Public Arena.

12.2

Why I raise this is because it is the time that the People stand up to this bank and stop the greed and the Crime at this bank. We need the **Police** to help us to do it, though.

13.

I would like to mention a certain ‘campaign’ by the CEO of this bank/Public Company where he tried to flood the Office of the Honourable State President with letters of **Complaint** about the Crime in South Africa. This is Mr **Paul Kenneth Harris** (no relation of mine)

i I have written and I have advised the parties named in this Statement to the **Police** that I will help “**PK**” **Harris**. I will approach the **Police** about **Serious Economic Crime** right under his nose, where he (this “**PK**” **Harris**) is a huge beneficiary by way of his dividends from this **Organised Crime** where he himself was the CEO of this bank and now he is a **Director**/Shareholder of this Public Company that owns this bank. So if anybody knows of this particular Crime it is “**PK**” **Harris** and his ‘hustler’ partners Director “**LL**” **Dippenaar** and Chairman “**GT**” “**ge-tuned**” **Ferrerira**.

ii I wrote and I asked them to kindly advise me, as a shareholder unwittingly receiving money from **Organised Crime**, what is my position in regard to the BEE deal ? My shares were reduced from 100 down to 92 in order to facilitate this BEE deal. Now I believe that this BEE deal has been financed by way of the proceeds from **Organised Crime**. I asked them - Is this True ? I asked them to please advise me URGENTLY. I wrote that I don’t want to go to the **Police** with the wrong information. They do not reply.

14.

This CEO of this Public Company, this CEO of this bank when the **Organised Crime** in regard to the “**Discovery/Ansbacher Scandal**” **Money Laundering, Tax Evasion, Theft, Fraud** and so on was in progress, “**PK**” **Harris**, he calls the Crime and the LIES in regard to me and my family and Mazlen and *The Mazlen Trust* “**frivolous**”. To me all this known Crime and all these known LIES are by no means “**frivolous**”. They are very serious, to me. **I will never accept them**. I have advised the parties listed in this Statement to the **Police** that I want to make that clear, if I have not done so in the past.

Over 40 years of my life's hard and honest work ROBBED from me and my family and *The Mazlen Trust*, and the Charities involved; Willie and Agnes ROBBED after 30 and 25 years hard and honest service to me. It is not **"frivolous"**. Perhaps to a self-confessed 'hustler' (**"PK" Harris**) and his self-confessed 'hustler' co-Directors (**"LL" Dippenaar** and **"GT" "ge-tuned" Ferrerira**) who have made for themselves a few R Billion out of small Clients of this bank (like we were) it may seem to be **"frivolous"**. But to us it is not a laughing matter, even though that vulgar man **Dr vz Slabbert** (now deceased) and **Dippenaar** and **Ferreira** found it all highly amusing, even funny.

14.1

But then, I believe, it is this same CEO of this bank for the past 8/9 years, present CEO of this Public Company, this self-confessed 'hustler' **"PK" Harris**, who has an attitude of total unconcerned dis-belief and self-asserted self-confidence - when confronted with the **"Discovery/Ansbacher Scandal" Money Laundering, Tax Evasion, Theft, Fraud** i. e. all this known Crime, he says he can see **"nothing wrong"**, **"nothing new"** **"business as usual"** – **"now, then, how can we help you"** (to ROB you blind) He says all these CROOKED FRL/FRbHL *Directors*, and all these CROOKED Shareholders, and all these CROOKED dealings and all this CHEATING is all known to the Authorities and that they all have been given amnesty, because all this CHEATING has been **"dealt with"**. Time will tell.

(I do concede – it may not have been this particular self-confessed 'hustler' **Paul K Harris**, but it may have been the other self-confessed 'hustler' **Laurie Dippenaar**, or it may even have been the other self-confessed 'hustler' **GT "ge-tuned" Ferreira** who says the Authorities know of all this **Organised Crime** in contravention of the **Prevention of Organised Crime Act** and the **Prevention and Combating of Corrupt Activities Act (PACCA)** and who have granted all these CROOKS amnesty. Time will tell)

I see the same 'terminology' **"dealt with"** being used in regard to the CHEATING in the **"Discovery/Ansbacher Scandal" Money Laundering, Tax Evasion, Theft, Fraud Organised Crime etc**, as I see being used when I and my family and *The Mazlen Trust* and Willie and Agnes were also CHEATED by this bank/Public Company. When I am **"thrown out"** of FRL AGM's because I dare to try to expose known Crime exceeding R 100,000-00 (known to all the *Directors* of FRL/FRbHL) and when I dare to try to have known LIES about me and my wife and my family and *The Mazlen Trust* removed from the permanent Records of

this Public Company because **I will never accept that these known LIES stay there**, and **I will never accept the known Crime** perpetrated against us. It is as simple as that.

15.

I held back putting in a Statement to the **Police**. I held back for nearly two years. On the 19/11/2007 I signed an Agreement with these people to stop me with my approaches to the **Police**. However these people have not honoured the terms and the conditions of the Agreement. They ignored Notices from me. They just intentionally messed me around and made me **promises** for nearly two years. It is True that they paid out R 3,2 million plus they agreed to help us get transfer of a property they had 'ROBBED' us of thirteen years earlier. Praise the GOOD Lord. They did this to try to silence me. But then they also promised me *funding/sponsorship* for an *anti-crime and rehabilitation campaign*, which is a *Mazlen initiative*. We required from them a further R 17 million. Then for nearly two years they just made **promises**.

15.1

I continually wrote and I 'warned' these people that I would go back to the **Police** and open two further new **Police Cases**. I begged them to honour the Agreement. They don't care if I go to the **Police**. They are 'untouchables' in their own eyes. Finally I gave them until 27/7/09 to honour our Settlement Agreement or I would go back to the **Police**. Then I even waited a further month. I was not prepared to wait any longer, so I did again approach the **Police**. Ref. is **Case No. 199/9/2009 / 60/9/2009**.

16.

I have extensive correspondence which fully backs up everything contained in this Statement to the **Police**. The contents of this correspondence has never been denied by these people. It can not be denied because it contains the Truth. I here and now offer all of this correspondence to the **Police**. This correspondence has been *tabled* into the permanent Records of this Public Company at Public Meetings/AGM's. It is all on Record for the **Police** to see and verify. Again at the 2010 AGM of FRL I did *table* many letters which *set out* the Truth, the contents of which have never been denied by these people. In 2011 I once again attend at the AGM of FRL and I *tabled* the correspondence and including a copy of my very last Statement to the **Police**. I did it to form a part of the permanent Records of this Public Company so that, in the due course of time, the

Police will be able access this information directly from the Records of this Public Company/Public bank.

17.

I refer the **SAPS** to two websites. They are www.fc-oc2007.co.za and www.meharris.co.za At these websites the **Police** will be able to see verification and confirmation of the contents of this Statement, including all the **Police Cases**, and the correspondence *tabled* to become a permanent part of the Records of this Public Company. It is extremely significant to me, and I specially draw the attention of the **Police** to this – nothing has been denied by these CROOKS and CHEATS. It is because it is the Truth that I have written to them. They simply do not care. Up until now they have remained to be the ‘untouchables’. Up until now they have been above the Law of the Land in their own eyes, but not in mine. The time has come to Prosecute these CHEATS and these CROOKS.

18.

I request the **Police** to please Investigate and to assist me to Prosecute those guilty of all this **known Crime** against me as a shareholder in these Public Companies **FRL** and **Remgro** and as a concerned Citizen. Thank you.

Signed at Johannesburg on this day of 2012.

M E Harris.

