

From: Ahli United Bank Egypt (AUBE); 25 May 2017

**AUBE's second reply on the allegations mentioned in Mrs. Azza Soliman letter dated 9 May 2017**

First of all, we confirm that AUBE acts in accordance to the laws governing the Bank. And, the bank will allow Mrs. Azza to access her accounts upon the cancelation of the issued adjudication.

On the other hand, and reference to the above mentioned subject and to the response submitted from Mrs. Azza Soliman on what she called allegations from our bank, kindly find below our response on the mentioned letter:

1. **Allegation:** AUBE refused to disburse cheques drawn on her account issued in favor of the beneficiary. Also, the bank refused to give the beneficiary a statement indicates the reason for refusal which forms a crime and this led the beneficiary to file a police report against the bank. Also, the beneficiary refused to escalate this matter and requested the Prosecutor to set the complaint aside and not take legal measures
  - **Response:** the beneficiary filed the mentioned report, but he did not request to set the complaint aside and not take legal measures, but the Public Prosecution archived it as there is **no crime committed from the bank** as mentioned in the report's documents
2. **Allegation:** AUBE is abusing with her a while ago as he did not enable her to deal on the account claiming that there was a technical problem relating to the electronic system
  - **Response:** the mentioned allegation has no proof or evidence supports her allegation
3. **Allegation:** HSBC enabled her to withdraw funds from her personal account on the same day of her failed attempts to withdraw from AUBE
  - **Response:** she did not submit any evidence indicates that HSBC has received a formal letter from the Public Prosecution enables / prohibits her to deal on the accounts. Consequently, the non-existence of the mentioned letter is the reason that AUBE & HSBC took different action for dealing on the account
4. **Allegation:** AUBE is complicit with security agencies and violated all relevant national and international banking regulations and customs
  - **Response:** this is totally false allegation with no evidence, as the bank does not complicit with any entity and there is no complements in applying law. Also, security and judicial authorities are neutral and independent bodies. And the allegation mentioned from Mrs. Azza above may constitutes a crime against her and we hope no further allegations from her in the future
5. **Finally,** we hope that our above responses covered all the allegations mentioned from Mrs. Azza in her letter dated 9 May 2017.

Regards,

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Legal Counsel

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Member of Arbitrators Jury & Arab Lawyers Union