

Response by Azza Soliman to allegations made by the Ahli United Bank

(unofficial translation of Arabic rejoinder)

Egyptian laws uphold the privacy of bank accounts and stipulate that accounts shall not be frozen or seized except by virtue of a court order.

Ahli United Bank (“AUB” or “Bank”) alleges that on 20 November 2016, the Investigation Judge issued a judicial order prohibiting me from disposing of my real estate and monetary assets, and that this decision compelled AUB to freeze all my assets at the Bank. This is a false allegation, as the Investigation Judge merely sent a letter to the Bank, informing it that he has requested the relevant court to issue an order freezing my assets. I have seen said letter as I was filing a police report against the Bank at the Misr al-Gadeeda Police Station.

In fact, the Bank arbitrarily refused to undertake transactions on my account ten days before the date in question, claiming that there was a technical problem relating to its electronic system. The Bank unjustly refused to allow me to cash my private checks.

Further evidence showing the falsehood of the Bank’s allegations are as follows:

- 1) I withdrew funds from my personal account at the HSBC bank on the same day as my failed attempts to withdraw from AUB, which shows that HSBC had complied with the law while AUB had not.
- 2) On 14/12/2016, the competent court issued a ruling preventing me from disposing of my funds and freezing all my assets in Egyptian banks. The Bank was not legally allowed to prevent me from dealing with my accounts until after such ruling had been issued.

This evidence shows that the Bank’s claims are erroneous and indicate that it was complicit with security agencies against the interest of one of its customers. This shows that the Bank’s actions violated all relevant national and international banking regulations and customs.

AUB refused to cash checks issued by myself for the benefit of a person dealing with my law firm (Lawyers for Justice and Peace). Moreover, the Bank refused to provide a statement confirming non-payment of these checks, which led the individual in question to file an official complaint against me and the Bank. The complaint was registered as an administrative complaint, which means that it can be used as an official record of the events that occurred and the action taken against this individual. The individual in question refused to escalate this matter because of his confidence in my position and my legal status. He requested the prosecutor to set the complaint aside and not to take legal measures.

AUB also falsely claims that one of my lawyers filed a lawsuit against the Bank on 4/12/2017 and that the case was dismissed and set aside by virtue of an order by the Prosecutor General. This is a baseless allegation since lawsuits are not adjudicated by the Prosecutor General but rather by judicial rulings.

All these false allegations the Bank has made confirm that it does not respect human rights or the rights of its clients. It also shows failure to apply the banking laws and suggests its cooperation with security and judicial authorities against its clients’ interests, and that it is complicit in facilitating unconstitutional and unlawful action.

Signed by: Azza Soliman

Date: 9 May 2017