

TO: Executive Office  
Mail Code OH4-7120  
3415 Vision Dr.  
Columbus, OH 43219

Dear Mr/Ms. Executive Office of the Chase Bank,

I am responding to your response sent to the New York State Department of Financial Services which I received on January 17, 2018, in regard to my complaint against your institution.

As an additional document, please find attached the Swift message received from my bank. If you could be so kind and answer a few questions regarding the following:

57A: Account With Institution - FI BIC  
CHASUS33  
JPMORGAN CHASE BANK, N.A.  
NEW YORK,NY US

59: Beneficiary Customer-Name & Addr  
/93631021428  
UNIVERZAL MUSIC GROUP DISTRIBUTION  
446 BEACH 68TH ST,  
ARVERNE NY 11692

1. Who does the beneficiary customer account 93631021428 actually belong to and who is the Beneficiary Customer (i.e. account holder) which you say I authorized the wire transfer to? Is it "UniverSal Music Group Distribution", "UniverZal Music Group Distribution", or is it Dorothea Oliver King?
2. Who is residing at 446 BEACH 68TH ST, ARVERNE NY 11692? Is it "Universal Music Group Distribution", or is it Dorothea Oliver King? Since there are two names at least "sharing" the same bank account, could the Chase Bank provide any document proving that "Universal Music Group Distribution" and Dorothea Oliver King have anything to do with each other or anything in common?
3. Were there any corrections made to this wire transfer after July 20, 2015, when the payment was initially made? Please provide the final document containing all details regarding this transfer, as received on your end. I will check if all the details match those from the document originally provided and sent on my end.
4. You say that you have no duty to determine the use of the funds. It is rather unclear what you mean by "determining", but I will remind you that entering the purpose of using the funds when initiating a wire transfer is obligatory. If something is obligatory, it is obligatory by all means and for everyone implying that leaving it out, either intentionally or forgetfully, is illegal.
5. By law, banks report all cash transactions that exceed \$10,000, as well as any transaction of any amount that alerts their suspicions. Unfortunately, this transaction should have alerted all possible suspicions.

According to the document provided by the Federal Financial Institutions Examination Council regarding money laundering red flags, *"international transfers, to or from the accounts of domestic customers, in amounts or with a frequency that is inconsistent with the*

*nature of the customer's known legitimate business activities could indicate money laundering".*

Could the Bank please provide a document stating that the Chase Bank had reported this transaction to the authorities, or at least, asked for additional documentation from either the Sender or the Receiver? Had anybody asked me to provide additional explanation or documentation, I would have known there was something wrong, because no valid transaction to "Universal Music Group"'s account holders would require anything additional or raise any suspicion.

6. Was this money picked up in cash after it had arrived? Was it picked up by "Universal Music Group", by Dorothea Oliver King, or by someone else? Or was it transferred to another bank account and for what purpose? I presume this did not alert any suspicion either, did it?

7. Could the Bank please explain if it is usual for Ms. Dorothea Oliver King to receive \$18,000 for her "bussines", so the Bank did not have to report any inconsistency?

8. Had I been notified on time, I would have cancelled the payment, but the Chase Bank would have lost its profit. Is this the actual reason I wasn't warned about it? Or is it because I live outside the US, so it doesn't matter if I get scammed?

9. Mr/Ms. Executive Office of the Chase Bank, how is it possible that a "mix" of "Universal Music Group" and Dorothea Oliver King, a lady in her late sixties, did not ring any bell? By law the Bank is obligated to have all the information about its account holders and their business (if any), and Dorothea Oliver King has nothing to do with "Universal Music Group".

Ms. Dorothea Oliver King's daughter, Sylfronia King, is married to Sean Larvonde Thurman (in January 2016 he changed his name to John Guerrier De'Bey). They are both known for various misrepresentations, falsifying federal, state and court documents and identity thefts. The complaint against them has already been reported to the authorities (including the FBI), but since the Chase Bank suggests that I should contact a "law enforcement agency for assistance", they seem to insist on playing a more noticeable part of it, so I can file a separate complaint against the Chase Bank too.

As you may see, I am trying to have the issue resolved in a friendly fashion and therefore just ask for a refund, not for compensation. But, if the Chase Bank keeps ignoring the facts, other than filing complaints to all possible institutions, I will launch a public campaign and finally, end up filing a lawsuit seeking much more than refunding my money in full.

I also request the State of New York act accordingly. These excuses given by such a major bank is a disgrace.

Thank you.

Regards,  
Mr. Vladimir Milicev  
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