



September 12, 2014
Circular N° SBP-DJ-0116-2014

General Manager

Subject: Warning. Circulation of a fraudulent e-mail using the SBP's e-mail address and domain.

Dear General Manager

We wish to inform you hereby that the Superintendency has become aware of the circulation of a fraudulent e-mail using the institutional e-mail address and domain superbancos@superbancos.gob.pa, and purporting to provide a message in which *"the Board of Directors of the Superintendency of Banks alerts the recipient that a fund transfer to an account has been withheld because it does not have a 'Tax Clearance Certificate'."* The e-mail adds that *"if this requirement is not met, the fund transfer will be 'confiscated' by the International Monetary Fund."*

In that e-mail, the addressee is also required to pay an sum of money to obtain the alleged 'Tax Clearance Certificate,' and the name of Mr. Gustavo Adolfo Villa, Secretary General of the Superintendency of Banks, appears at the end of the message as the sender.

As can be seen, the content of the e-mail is totally false and fraudulent. In addition, it is obvious that its contents do not correspond in any way to the duties and responsibilities of any department of this Superintendency of Banks.

Considering the above, and because we are experiencing this situation, which is currently under investigation, we kindly request the General Manager provide the pertinent instructions to his staff so that they may take the relevant preventive measures.

For your further understanding, we have attached a copy of the above email, omitting the addressee's name and e-mail address.

Best regards,

Yanela Yanisselly R.
Interim Superintendent