

30th August 2021

The Danish Financial Complaint Board  
St. Kongensgade 62, 2nd floor •  
DK-1264 Copenhagen K  
Email. sek@fanke.dk • • Tel. (+45) 3543 6333

Finansiell Stabilitet  
Sankt Annae Plads 13, 2. tv.,  
DK 1250 Copenhagen

**Subject: Claim for damages of 77 victims of Københavns Andelskasse with a total loss of EUR 3,567,183.58 and GBP 1,484,500 based on participation in fraud**

## General

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1. The *European Funds Recovery Initiative (EFRI)* is a victim protection organization in line with the Directive 2012/29/EU of the European Parliament and of the Council of 25 October 2012 ("Victim Protection Directive"). We support victims of Cybercrime in coping with the crime committed against them, cooperate with Cyber Crime Authorities, State Prosecutors and Law Enforcement Agencies all over Europe and act on behalf of victims in claiming damages.
2. Thereof 77 victims have deposited their life savings via bank accounts of Københavns Andelskasse to different investment scams during the period 2016-2018. For details please see the enclosed list (Appendix 1).

## Our claim for refund

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3. Based on the inspection reports of the Danish FSA Copenhagen about Københavns Andelskasse (dated 6<sup>th</sup> September 2018) as well as on the inspection report of Clearhaus A/S <sup>1</sup>, former controlling and beneficial owner of Københavns Andelskasse we conclude as follows:
  - The management and/or the owners of Andelskasse knowingly, willingly and deliberately supported the crime done to hundreds of European consumers by disrespecting all legal

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<sup>1</sup> J.nr.21-003371; Finanstilsynet

**Non-Government Organization to fight Cybercrime**  
**Verein zur Bekämpfung von Cyberkriminalität gegen Kleinanleger und Verbraucher**

Eichenstrasse 28, 2102 Bisamberg (Austria, Vienna) • Reg No 1493630560 • [www.efri.io](http://www.efri.io) • email [office@efri.io](mailto:office@efri.io)

requirements and obligations thereby contributing substantially to the fraud of various organized criminal groups over many months.

- The support of Københavns Andelskasse, its owners and managers, has led to the loss of the life savings of hundreds of European consumers who have also lost their confidence in the European Financial System.
  - Københavns Andelskasse's and its owners' (Clearhaus A/S) actions and procedures were contrary to all ethical and EU Directives for Consumer Protection and AML Regulatory requirements and standards set by the authorities in the European Union.
  - Andelskasse has wilfully ignored all warning signs knowingly for months, including Andelskasse's internal monitoring system triggering 5,598 ML/TFA alarms (!) during 2017, with massive fraud complaints (more than 950!) from victims.
  - The lack of conscience, ruthlessness, and wilfulness of the management and the owners of Københavns Andelskasse and its multiple involvement in similar fraud structures clearly indicate that the management and owners were aware of the fraud that took place against many European consumers and that there was a clear will to contribute.
4. For more details please refer to the letter sent to Finanstilsynet as of today (Appendix 2).
  5. We are prepared to prove the legitimacy of each single victim and each single transfer as well as each single assertion in the letter to Finanstilsynet.
  6. We ask you to finally order Finansiell Stabilitet to pay appropriate damages to the victims represented by our organization.

Sincerely

Elfriede Sixt

Nigel Kimberley

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