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Re: SWIFT (05.06.2012)

**We are working on the implementation of the SWIFT-Feature.
In the meantime we are working on making other systems operational as well
to be able for you to withdraw funds.
Please allow us this time to make these preparations.
Thank you very much.**

**NB: Please also look for the General Terms and Conditions of IBOM,
which also include Specific Terms and Conditions for Cash Transaction Accounts,
Deposit Investment Accounts and RLOC's**

F.A.Q. – IBOM
International Bank of Meékamui

A. General Section

1. **General Background of IBOM**
2. **Trust in IBOM / Guarantees**
3. **All about setting up an IBOM Account (Including transfer to IBOM)**

1. General Background of IBOM

1.1 Q. What is the IBOM bank?

- A. For more than 10 years has IBOM been the National Royal Bank of the Kingdom of Meékamui. Meékamui is local language for Bougainville, a tropical island located west of the Solomon Islands and east of Papua New Guinea. Bougainville Island is therefore also used as reference to this sovereign and independent Nation. IBOM is part of the economic and financial system of this local new independent monarchy. The biblical name for Bougainville Island is Ophir. King Solomon used to get his gold and valuable wood from here.

1.2 Q. What distinguishes IBOM from other financial institutes?

- A. Bougainville is a strongly religious monarchy and sees IBOM as a way to increase happiness and benevolence in the world by diminishing personal debts and giving more honest people a chance to live a prosperous life and a God-given financial freedom. The basic philosophy of IBOM is to share its profits with its clients.

1.3 Q. What is the philosophy of IBOM?

- A. The Sovereign Nation of Bougainville Island and the Sovereign system of IBOM are not based on lack & scarcity like conventional banks, but on abundance & surplus. Beside fixed rates and great reliability, an eminent part of our philosophy is to share profits with our clients & investors.

1.4 Q. How did Bougainville Island become a Sovereign Nation?

- A. Since August the 16th, 2008 has Bougainville become a Sovereign Nation after achieving Political Independence on 1st of September 1975 as North Solomon, Military Independence on the 17th of May 1990 as Meékamui and Economical Independence on the 21st of April 2000 as Papaala.

1.5 Q. Does Bougainville have a national printed currency?

- A. Our systems are currently digital/electronic like all global banking systems. We are in the process of printing our own currency. All well-known foreign currencies are used for international and national transactions.

1.6 Q. Why should IBOM be more reliable than other high profit financial institutions?

- A. Because IBOM is a REAL bank in a Financial Highway of 24 financial institutions and all investments are covered by its REAL assets like Gold-reserves, other precious metals and stones. Besides IBOM would NEVER borrow funds as one of King Solomon's wisdoms was: "**A borrower is a slave to the lender**". And this will never happen through IBOM.

F.A.Q.'s to the Support Department of IBOM

1.7 Q. Is IBOM located in a safe and war-free region?

- A. After many years of civil war and freedom fights during which more than 20,000 people lost their lives and the whole man-made infrastructure was destroyed, Bougainville has become an absolutely stable, sovereign country as an independent region of Papua New Guinea over the last 12 years, with its own King and Triune Government and a self regulating Administration and Law.

1.8 Q. Can IBOM handle this growth?

- A. Yes we can. We now have the server located abroad on a safe place. The current website is capable of showing you the actual and available balance of your account and the original deposited UAPN/IBOE's, the internal transfers and the monthly accrued interest.
- The current system cannot automatically process all changes and transfers in the Account. We have to make these changes manually, which may take a few days and can cause interest corrections without notice to the client.

1.9. Q. Will there be agencies of your Bank abroad also?

- A. As for now the IBOM Agency also known as "support" is set up as a Worldwide Front Office, including being a bridge to IBOM for ICC/BCBG-Members who are IBOM clients. The only way to contact IBOM therefore is now through this Agency via contacting: support@ibom.biz .
- Please do not use any other email address for IBOM. Please also do NOT copy mails to other email addresses you might know from the past.

1.10 Q. Can you give us travelling information about Bougainville and about visiting IBOM?

- A. Our bank managers are overloaded with work. Please be aware that we are an Internet-based Bank and the best is if you would let us concentrate on our work. Only in case you, by prior arrangement, gain access to H.M. King David, will you receive accurate travelling instructions. You ALWAYS need H.M.'s consent to travel to Tonu City. You can ask for permission through: support@ibom.biz .

Call your travel agency in case of holiday trips, but be aware that the circumstances are very hard for foreigners and not without danger because of many tornados, malaria and dengue. Besides this is the country still recovering from the war and struggling with the expelled miners. Secondary roads are kept in a poor state on purpose to discourage their cunning attempts to reenter our mining compounds.

2. Trust in IBOM / Guarantees

2.1 Q. How safe is an investor's money in IBOM?

- A. The island has been colonized for centuries because of its wealth. Copper- and gold mines and sandalwood were the main export products for many years. The King has decreed that no more gold may leave the country and that all the gold that was sold will be bought back. The tremendous in-ground quantities will also be kept as collateral for the whole financial system. All money in the IBOM bank is backed by gold.

F.A.Q.'s to the Support Department of IBOM

2.2 Q. How does IBOM make its profits?

- A. IBOM is part of a new **Financial Super Highway** in cooperation with 24 other financial institutes and banks of which at present 4 traders, 4 lenders, 4 insurers, 4 central banks, 4 commercial banks and 4 investment banks take part. They all have their own specialty in the usual banking fields, among which Forex and High-Yield trading, Stock Market, Treasury Bills, Mortgages, Loans and International Investments.

2.3 Q. What Guarantees do I have when I invest through IBOM?

- A. The Triune Government of Bougainville **automatically guarantees** the principal investment for the full 100%. This is almost unique in the whole world!

2.4 Q. Is IBOM an independent bank?

- A. IBOM is completely independent and sovereign. The Financial Highway back-up however enables the joining parties to create a greater stability in the financial market and therefore a trustworthy investment method for a constantly growing number of people seeking happiness and prosperity.

2.5 Q. What are the names of the corresponding banks?

- A. IBOM is one of 24 banks at this moment. Within our sovereign system we have corresponding banking relations, mainly in our region. We work with ANZ, Westpac and a number of other Australian banks. Through the near implementation of SWIFT will we be working closely with various other international banks around the world.

2.6 Q. How about security?

- A. The website is being maintained and professionally upgraded on a regular basis in order to constantly optimize the security systems to the highest level.

2.7 Q. What about confidentiality?

- A. Our banking system is sovereign. We have the highest level of privacy and banking-confidentiality in the world, even higher than the famous Swiss banks. We are under no obligation to disclose information to any government or organization in the world and this policy is not likely to change for many centuries to come.

2.8 Q. Are you aware of bad 'news'-items calling IBOM a scam etc.?

- A. As with every new and excellent idea also the IBOM philosophy has originally been condemned by various financial, economical and political parties. We have let that pass and now the comments are declining as IBOM has proven to be a strong formula.
- One of the most quoted websites with bad information about IBOM is the website of the shareholders from the copper mines closed after they lost the bloody ten year war with the Bougainville people, and were thrown out of the country.
- Can you really imagine that they would write good comments on IBOM? Always look very carefully who is writing the information on the Internet and how old that information is.

3. All about your IBOM account

3.1 Q. How can I open an account with IBOM?

- A. Reading this FAQ means you have entered the IBOM website. You have to complete the Application Form (accessible via the Home-page, top right hand corner under “Apply here for an IBOM-Account to enjoy the benefits”. Be advised that by signing this form you also agree to abide with the morality statement which says:

“By signing this application I declare, that I am a good and honest person and I swear I will not use or waste the riches of the earth to mankind’s detriment. I am not -nor will I be- involved in any illegal activity, as long as, I am an Account Holder of the International Bank of Meékamui (IBOM). I swear that the money that I put in my account does not come from the sale of illegal drugs, gambling, prostitution, human slave-trafficking, the production or sale of hardcore adult entertainment or sale of any kind of weapons, and/or any such activity that debases a fellow human being”.

You also need to be referred to us by at least 2 (two) existing IBOM-Clients.

We cannot open your account unless you pay the initial required deposit (see 3.3 and 3.4)

To make your initial deposit, sign and scan the completed Application Form and send it **together** with the proof of payment and a colored copy of your passport to support@ibom.biz.

NB: We do not process any sent in Application Forms without your payment!

Please save and send all documents to IBOM support only like this and **ONLY IN PDF FORMAT:**

- Your surname–your first name–IBOM application;
 - Your surname–your first name–Proof of payment + amount.
 - Your surname-your first name-your passport
- You might add your UAPN’s and the corresponding T-Bill Form in the same mail. (See instructions under 3.7)

In case you give us false information your account may be frozen and/or terminated by IBOM.

3.2 Q. Which amount is required for initial deposits?

A.

<i>Account Type</i>	<i>Regular Deposit</i>		<i>ICC/BCBG Members Deposit</i>	
Personal Account	USD \$	1,500.00	USD \$	450.00
Business Account , Step 1	USD \$	10,000.00	USD \$	1,500.00
Business Account RRA Registration, Step 2	USD \$	1,500.00	USD \$	1,500.00

Step 1 *and* Step 2 are combined requirements because you cannot have a **Business Account on Bougainville Island without** having a business registration, also known as the RRA-registration. Click [HERE](#) for filing your RRA-registration.

But, you CAN have an account in the NAME of your Business with you as the individual Account Holder & Signatory (only Step 1). See also 3.4.

F.A.Q.'s to the Support Department of IBOM

3.3 Q. What does a Business Registration (RRA) on Bougainville Island mean?

- A. This is for those who are familiar with the concept of incorporating businesses in special jurisdictions, and are looking for the advantages and safety of a Business Registration on the Island.

3.4 Q. Where and how do I pay to open my account?

- A. Make your choice between the payment options you find on the left side of the Product page on the website www.ibom.biz

3.5 Q. The Application Form asks for references. Please explain.

- A. IBOM wishes to prevent the offered investment opportunities and generosity of IBOM from being used for illegal purposes so therefore desire new members to be referred by existing clients or to be a member of one of the ICC/BCBG-Work Centers.

3.6 Q. How do I know if my IBOM-Account is opened?

- A. You will receive an email with all the required information. **FROM THERE ON PLEASE PUT YOUR IBOM CRN NUMBER (NOT the account ID) in the heading of EVERY EMAIL TO SUPPORT!**

Whenever you ask questions while attaching documents, PLEASE STATE THIS IN THE HEADING of your e-mail as well, so that they are not overlooked by support.

An extensive version of the FAQ can be found in your account.

WRITING PUBLICALLY BAD ABOUT IBOM IS A VIOLATION OF THE MISSION STATEMENT OF IBOM. ANY PUBLICATION IN THIS KIND OF WORDING SHOWS IBOM THAT YOU DO NOT BELIEVE IN IBOM AND THUS DO NOT HAVE THE RIGHT TO HAVE AN ACCOUNT IN IBOM. YOUR ACCOUNT MIGHT BE FROZEN AND TERMINATED.