



Европейски парламент Parlamento Europeo Evropský parlament Europa-Parlamentet Europäisches Parlament
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Európsky parlament Evropski parlament Euroopan parlamentti Europaparlamentet

Mr. Andrea Enria,
Chairperson of the European Banking Authority

Ms. Věra Jourová,
Commissioner for Justice, Consumers and Gender Equality

Mr. Pierre Moscovici,
Commissioner for Economic and Monetary Affairs

Brussels, 3rd October 2018

Dear Chairperson,

Dear Commissioners,

Following my previous letters related to Bank BNI Europa (“Banco de Negócios Internacional Europa), of the 1st March 2018 and the 13th July 2017, I once again feel compelled to demand your attention to the current situation of that bank, licensed to operate in Portugal since 2014.

Bank BNI Europa is highly dependent on its main house - BNI Angola - which was BNI Europa’s main shareholder with 92,99% of the shares. As exposed in previous letters, in 2014 BNIE received a “spontaneous contribution” in the amount of 2 million euros in cash, without any correlative increase of the share capital: that alone casts serious concerns over the operation of a potential laundry scheme.

BNI Europa routinely receives loans, direct deposits and “spontaneous contributions” from BNI Angola and Banco Privado Internacional Cabo Verde (BPICV), another institution closely related to the Angolan bank. In fact this last institution, BPICV, is not formally part of BNI’s group, but its ties with BNI Europa are absolutely clear, especially considering that 3 members of BNI Europa’s board are also part of BPICV’s organs, namely José Teodoro Garcia Boyol, administrator of BNI Europa and President of the board in BPICV, Sandro Cunha Pereira Africano, member of the management board in both companies and Mário Palhares, president of the management board of BNI Europa and President of the general-assembly of BPICV. This last individual, Mário Palhares, a former Vice-Governor of BNA, the central Bank of Angola, has strong connections with former Vice-President of Angola, Manuel Domingues Vicente, who owns 35% of BPICV. These two men meet the status of PEPs, according to the criteria of the 4th AML Directive.



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According to information I have gathered, BNI Europa currently registers deposits of non-residents of over 200 million euros. This is only possible through the use of a German fintech named “SavingGlobal” (WeltSparen) which is paying huge interests on German deposit accounts, thus becoming highly attractive to German citizens.

In fact, when analysing the bigger picture and these four entities - BNI Europa, BNI Angola, BPICV and “SavingGlobal” - it is possible to identify a complex money laundering scheme, whereby Angolan capital is injected into a Portuguese bank, through this so called “spontaneous contributions”, transiting then to the BPICV in Cape Verde, whose shareholders are, as stated before, roughly the same with strong connections to the political elite which flourished with the Dos Santos kleptocracy in Angola. From that moment onwards, the laundered money is partly returned to Angola, while another part returns to Portugal only to be injected in “SavingGlobal” in Germany. In this way, the legal restrictions imposed by Angolan legislation prohibiting transfers of capital to third countries are swiftly overcome, and the origin of the money is hidden along the way.

I bring to your attention that BNI is publicly involved in a debt scheme defaulting the Angolan Central Bank in the amount of 146 million dollars, which has prevented the BNA from closing its accounts of 2016/2017. (See attached links of Maka Angola site, by journalist Rafael Marques)¹.

In view of the above, I urge you:

1. To investigate this case and engage with Portuguese and German authorities to confirm that BNI Europa and fintech “SavingGlobal” have been violating European directives and other legislation related to fight money laundering and countering the financing of terrorism.
2. That Banco de Portugal removes BNI Europa’s licence to operate in Portugal, criminally prosecutes the owners and managers responsible and confiscates assets in favour of the Portuguese and Angolan States.

Best regards,

Ana Gomes,
Member of the European Parliament

¹ <https://www.makaangola.org/2018/06/sums-dont-add-up-for-angolan-central-bank/>