

F.A.Q. – IBOM

International Bank of Meékamui

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1. **General background about IBOM**

Q. What is IBOM bank?

A. IBOM bank is for more than 10 years the National Royal bank of the Kingdom of Meékamui, a tropical island near Solomon Islands and part of the economic and financial system of the new monarchy. Meékamui is local language for Bougainville and an independent, but administration-related region of Papua New Guinea. The biblical name for Bougainville Island is Ophir. King Solomon used to get his gold and valuable wood from here.

Q. What distinguishes IBOM from other financial institutes?

A. Bougainville is a strongly religious monarchy and sees IBOM as a method to increase happiness 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. IBOM is willing to share its profits with the clients.

Q. What is the IBOM philosophy?

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

Q. Is Bougainville Island a sovereign nation?

A. Yes, since August 16th, 2008 Bougainville is an sovereign nation after Political Independence on 1st of September 1975 as North Solomon, Military Independence on the 17th of May 1990 as Meékamui and Economical Independence On 21st of April 2000 as Papaala.

Q. Does Bougainville have a national printed currency?

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

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 Gold-reserves and 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.

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 over the last 12 years become an absolutely stable, sovereign country as an independent region of Papua New Guinea, with its own King and Triune Government and a self regulating Administration and Law.

Q. Can IBOM handle this growth?

A. Yes we can, although we had difficulties with the server, that threw us back one month during extensive growth. We now have the server loaded abroad on a safe place and started to work with agents over several countries.

There will be a new and secure website and the Internet banking system will be at full speed ASAP. Please do understand that the sudden growth would have been a challenge for every bank. But we will manage it. Please give us some time. The present website is not capable of

showing you the actual stand of your account, with the UAPN/IBOE's on it, nor is it able to add the interest visible. Be assured though, that we keep all manual under control.

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

A. In fact we have several agencies already working now and soon we will work with an increasing number of agencies. This will speed up the process enormously.

2. Trust in IBOM / Guarantees

Q. How safe is investors 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 new King has decreed that no more gold may leave the country and that every sold gold will be bought back. The tremendous in-ground quantities will also be kept as collateral for the total financial system. All money in the IBOM bank is backed by gold.

Q. Where 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 speciality in the usual banking fields, among which Forex and High-yield trading, Stock market, Treasury Bills, Mortgages, Loans and International Investments.

Q. Do I have a guarantee investing with IBOM?

A. The Government of Bougainville **automatically guarantees** the principal investment for the full 100%. This is almost unique in the whole world! Should you wish to insure your profits as well, than please contact your IBOM account manager, because insurance companies are part of the Financial Highway.

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.

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.

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 in the world and this policy is not likely to change for many centuries to come.

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.

3. Opening an Account

Q. How can I open an account with IBOM?

A. You have to fill out the application form you can find on the website with the written statement included that reads: "By signing this application I declare that I am not -nor will be- involved in any illegal activity like extreme use and/of alcohol and/or tobacco, trading and/or use of drugs, gambling, prostitution and any sort of human slavery nor in the production and/or trade of adult amusement, nor that the money I put in my account comes directly from any such activity". You also have to be referred by at least two people. Send in **ONE mail** to support@ibom.biz with the next attachments:

1. proof of payment
2. the application form
3. Your UAPN/IBOE with your password and the page where to find the document
4. A copy of a passport or drivers license **ALL IN PDF , each no more than 1MB**

Save each document like this:

Your surname and your first name.

eg. Johnson-Edward-ibom-application

or: Johnson-Edward-Drivers-License or Passport.

eg. Johnson-Edward-ESWC-0xxx-

In case you give false information your account may be frozen by IBOM. You will find the application form under "contacts" and "members" on the www.ibom.biz site on the right hand side.

Q. Is the morality statement in the form?

A. Yes, open the Bank Account Application form under “ Contact” and “Members”. The morality statement is included, as long as the new system is still not running.

Q. Do I need a special form to open an account for the T-Bills Program?

A. Yes, you do. Please click [HERE](#) to download the form.

Q. How can I be sure that IBOM received my documentary funds?

A. Please be sure to submit the transfer request through your Work Center and that the documents are properly completed by them. Sent a copy of that transfer request to support@ibom.biz.

Q. What do you mean by properly completed?

A. Your UAPN/IBOE is still in your name and with your password. How can IBOM be sure that it is free for use in IBOM bank? Your UAPN/IBOE therefore has to be replaced by an UAPN/IBOE in IBOM name with our password. Your Work Center can help you accomplish this.

Q. Will this all take more time and cost more money again?

A. NO, we understand that you are waiting a long time already and therefore decided that we will, in the meantime, fund the accounts, so there is no more loss of time. The transfer just for now will take place ASAP *after* the funding. When our renewed banking system is up and running new customers have to do the procedure *before* funding.

Q. Where can I pay to open an account?

A. On the website you find under “products” some e-currency possibilities, but you can also click on the link “Bank wire”, when you want to send a bankwire. You can now pay through Moneybookers also: The email address is: support@ibom.biz .

Q. Where do I indicate the type of account I want to open?

A. You have that possibility on the Internet Banking Application Form, which you find under `Products` on the right hand side.

Q. The application form asks for references. Please explain.

A. His Majesty King David Peii 2 and IBOM wish to prevent the offered investment opportunities from being used for illegal purposes and therefore desire new members to be referred by existing clients or be a member of one of the Work Centers.

Q. Is there a minimum amount required for opening an account?

A. Yes, the minimum amount for opening an IBOM account for private people is \$1000
For corporates: \$10,000
Private members start with:\$300
Corporate members start with: \$1000

Q. Where do I find the Internet Banking Application form?

A. On the IBOM website under `Products` you find the link on the right.

Q. Is this Account heritable?

A. Yes, as you put this in your last will. We have to see official papers of course. This can be handled by one of our branch offices.

4. Interest rates

Q. What interest rates are offered?

A. Click in the website www.ibom.biz on products. Then click on every product for more details.

Q. Is compounding available?

A. Yes, it is. Often compounding has proven to kill financial institutions in case of a debt-based system. Such is not the case with IBOM. We NEVER borrow money and only use our own reserves supplemented by the investments of our clients/investors.

5. Investment plans

Q. Which investment plans do you offer?

A. Press button PRODUCTS, read the offered plans and mention your choice in the E-mail you send with the application form to support@ibom.biz.
The first 2 programs (Savings and IBS's) are run directly by IBOM bank. Treasury Bills are run by the Central Bank (\$ 100,000. - \$10,000,000) and HYIPs by the Royal World Bank (amounts

more than \$10,000,000). All programs run for 12 months, although a shorter period may be negotiated on demand.

Q. How soon will I have access to some or all of the interest earned?

A. You will have to wait until the end of the agreed period. However, there are options for utilizing cash funds based on your reserved fund investments as a collateral, by means of a common loan or a revolving line of credit. (Note that in our system loans are repayable without interest, just some minor administration fee).

6. Revolving Line of Credit

Q. If I cannot access the interest until the end of the 12 months period, may I open a revolving line of credit or another type of credit at the end of the first month to provide with my daily needs?

A. Yes, all that is possible and available, based on your collateralized earnings.

Q. How much time do you need to make me a proposal for a loan, a RLOC or another form of credit?

A. Ask your account-manager and under normal circumstances a proposal will be sent to you within a week, in retrospective effect starting the day you made your deposit. **At this moment, due to the fact that the banking system is not showing the real facts of the account, the account might show your deposited amount, but still under 21% interest. Manually we keep track of the real interest though!**

Q. Will you effectively get a Revolving Line of Credit, when you've deposited an UAPN / IBOE?

A: Yes, we will start the procedure for that, as soon as we have the UAPN / IBOE subscribed to us.

Q. Will the Line of Credit be up to the Value of the UAPN / IBOE or up to the Account Value, including Interest ?

A: The value will be up to the total amount on the account.

Q. When the period of fixed deposit is over, is the value that the UAPN / IBOE once had, free available for other purposes again?

A. When you have repaid the original RLOC and the deposit time is over, you can do with your money what you want.

Q. Is it possible to re-deposit this amount?

A: Yes, of course.

7. Currencies/Deposit money

Q. Which currencies does IBOM accept?

A. IBOM accepts most internationally acknowledged currencies (24 + 8 locals) because of its unique system of fixed rates, which means NO rate fluctuations and NO CLIENT RISK! All investments are Gold-related by the local currency UVD (U-Vistract Dollar), which in Bougainville is named KINA.

Click button EXCHANGE RATES for more info.

Q. Do Uraqi Dinars have value and will you cash at the CBI (Central Bank of Iraq) rate?

A. Yes we accept all currencies in the world. Our rates are fixed and do not fluctuate. Iraqi Dinars will be added to our Exchange Rates shortly. Please wait for that to be done.

Q. Am I allowed to continue depositing after the first deposit?

A. Yes, you are.

Q. Is every deposit treated separately or are they merged?

A. It depends on your choice of investment plans - savings, IBDs, T-Bills or HI-YIELDS. Most people are content with one big bank account merging all their deposits whilst others might prefer otherwise.

8. Withdrawing Money

Q. How much time before I can withdraw funds?

A. Withdrawal of funds is not possible before maturity date(mostly 12 months). This may however be anticipated by starting a Revolving Line Of Credits (RLOC) with your investment as collateral. There are more possibilities, depending on your invested amount and choice of investment plan. Ask your account manager for more information.

Q. Can I withdraw funds in the currency of my principal?

A. Yes, in most of the standard currencies.

Q. Can I withdraw money from my RLOC for weekly/monthly for personal use?

A. Yes you can. For that purpose you can have money on your saving account.

Q. I have debts, can I withdraw money from my RLOC for paying my debts?

A. You can give the banking information from your debtors and IBOM will pay them directly.

Q. I need a car / house. Can I pay that from my RLOC?

A. IBOM will pay directly to the seller of the car / to the seller of the house if you wish.

Q. I want to withdraw money to spend for charity, is that possible?

A. Yes, you can do that from your monthly income, or when the amount is too high, the agency you are connected to might want to see a business plan.

Q. Is there a limit to the possibility to withdraw money?

A. We want to make sure that money is only used for the good of humanity, therefore you always have to send an email before withdrawing money.

9. Internet banking

Q. Can I use Internet banking in this IBOM account?

A. Yes. Send in an application for Internet Banking. For Security reasons every withdrawal has to be advised to the account manager, who manually sets the desired sum available. This will be realized within 2 hours.

Q. Which money transfer systems may be used?

A. Next to Bank Wire you can use various (e-)currency merchants and transfer companies. See the IBOM front page for more information.

10. Transferring money/ Payouts to 3rd Parties

Q. What is the maximum sum / percentage I can withdraw with a RLOC before maturity date of the principal?

A. Depending on your contract. In case of doubt ask your account manager.

Q. Can I pay from one IBOM account to another one?

A. Yes, you can.

Q. Am I allowed to transfer money from my account to a 3rd party outside IBOM?

A. Yes, but there are restrictions, because IBOM wants to be sure it is not used for human unfriendly activities. It might be so, that IBOM desires to pay to the **3rd** party directly.

Q. Are these transfer sums limited?

A. All have to be in coördination with the rules of the IBOM bank, namely all for the good of mankind

Q. Is a Credit/Debit card available for my IBOM account?

A. There will be a Credit/ Debit card available.

Q. Can any 3rd Party, who does not have an IBOM-account, still be paid promptly?

A. Yes they can, when this is connected to a contract made through FH it is possible. There must always be a reference though.

Q. Is it an obligation for any 3rd Party to have an IBOM-account for US\$1000?

A. No, that is not an obligation, but it would be of advantage to them.

Q. How much time is involved in money transfers abroad?

A. Depending on the used method and the receiving bank 3-5 working days.

11. UAPNs / IBOE's

Q. How do we have to send in our UAPN's / IBOE's to you?

A. Soon we will have the system run automatic, but for now you send ONE email with the number of the UAPN, the password and the page number where the UAPN is to be found to: support@ibom.biz (See, how can I open an account)

Q. Do we still have to fulfill the required 4x value for the UAPN?

A. IBOM will take over all rights and obligations connected to the UAPN

Q. May a UAPN or IBOE be deposited directly into an IBOM account with a different name and/or legal entity?

A. No, that is not possible at this moment as it burdens the Workcenters too much. Favourable is making a deposit with a UAPN or IBOE into an IBOM account in the name mentioned on the document and transfer the money later to the desired IBOM account. This may be executed directly after the amount has been added to the IBOM account.

Q. “The value of the RLOC will be up to the total amount of the account”. Is it the value of the real money deposit? Is it the value of the UAPN or IBOE?

A. It starts with the deposited money. After cashing the UAPN's and/or IBOE's those will also have full value and from then can be added to the total of the account. The interest will be added to that amount too.

12. Affiliate program

Q. Does your Bank have an Affiliate or Partner system?

A. We have a unique way of identifying uplines and downlines through our worldwide agencies, branches, connections and networks. Credit is given where it is due.