

YET CHONG ELECTRIC COMPANY

BLK C-4, 13/F., WING HING IND.BLDG., 14 HING YIP ST., KWUN TONG, KLN, H.K.

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香港政府金融管理局
總裁任志剛：

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附件 1.是本林哲民於 2008.1.03 向貴局銀行投訴組的投訴信，投訴關於本人的妻室以兩層現契在手並均有租金收入及稅單作保、向銀行借貸只達銀行估值的三成，**有借貸風險嗎？** 這是被銀行界全面拒絕的怪事！這顯然是歧視，尤甚本人及家人的資產被變相地當成大毒犯、恐怖分子被政府全面凍結無異！

附件 2. 是貴局的銀行投訴組 2008.1.07 的回復信，但信中只以“...銀行對個別貸款人在借貸條件和還款能力方面的考慮...是否向貸款人批出貸款，純屬它們的商業決定...”敷衍了事，完全漠視附件 1.所詳列的有違銀行對市民服務常規、集各類古怪藉口實為侵犯公民權又損毀聲譽的典故！這與《銀行業條例》**第 7 條 (d)** 遏止或協助遏止與認可機構的業務常規有關的非法、不名譽或不正當的行為，這與**金管局監管的職能是背向而馳的！**

上述也顯然勾起本人在本人附件 1. 第二段所寫認為金管局在 2004 年 3 月份破天荒地虧損 168 億一事只為做日元莊家而不惜私用政府儲備大買日元只為夾清本人在星展銀行的日元孖展倉本金而已！做日元莊家此事並不簡單，並非貴局能力範圍之內的事，一要小泉純一郎點頭，二要關美聯儲配合，據聞格林斯潘的助手因此被貴局所聘以便配合操控匯率。附件 3 是本人於 2004.4.04 給小泉純一郎的信後導至日元回升令貴局由慣常 150 億左右的營利轉為虧損 168 億，也就是說庫房以虧損 300 億公帑收場，現借此機會請教總裁，貴局有否在 2004 年 3 月份大手買入推高日元？如此的推測會否紋合或接近內幕實情？我相信，每位關心公帑儲備的市民包括貴局職員都有權知道其內幕！

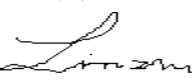
上述的事件焦點在於港府不能保護我等小廠家在深圳的投資，當本人在深圳的投資一無所有回到老家鄉還有備受歧視及司法掠奪，連本人拯救 SARS 危機的如此重大發明專利也不獲承認及尊重而家庭的生活壓力才急須向銀行借貸，怨我如此多言。

謹此！

2008 年 1 月 11 日 pm 4:20

Tel: 2878-1378 Fax: 2509-3990

D188015(3)

林哲民 

改錯本文為準

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我叫林哲民，現向貴衙門正式投訴。歸根究底是我瞎了眼信任一國兩制的政府對我在中國的投資被毀不會熟視無睹，林哲民現更要面對法官的倒行逆施，已在香港無足之地！難道我不該悔恨我在 2003.05.15 日只知要盡快承救臨危的 SARS 病人及社會破落的經濟不與政府討價還價便將醫治 SARS、禽流感等肺炎的發明傳進特首辦？…

上述並非一時之氣，如有疑問不仿點擊 www.ycec.com 中江澤民的頭像而入便可清楚始末無疑，金管局在 2004 年 3 月份做日元庄家虧損 168 億也在其中，只為我的日元孖展帳被窺被斬清倉虧損 10 余萬美金有獎！不意那陰溝中造作現已發展累及家人借貨為生，妻子蔡鴻珠名下兩層銀行估值各 200 萬以上有現契在手(www.ycec.net/3.pdf)並收租\$15,500.-及夫妻合併報稅 36 萬竟在金融中心的香港無法借貸、被受全面歧視：

1. 本人的英皇道 989 新威園 E601 自 2000 年在恆生按揭，當本人以買賣契轉按給太太蔡鴻珠獲得恆生上環分行的莊秋英業務經理(2198-7725)同意立案申請於 2007.11.02 曝光後，恆生一反常態無故拖延轉按手續，例如，為拖延多三幾日，一間如此歷史悠久如此規模的金融中心大銀行竟可以謊稱公司行規例必派 DHL 速遞送樓契而拒絕他的李同彭陳律師行 2 次及本人指派的律師行多次上門取契無着…，如此令我太太疲於由新加坡來回兩次，最后要由新加坡匯款贖樓才允許取契，不僅如此，由轉按到現契按揭至今無一下文；
2. 中銀開源道分行業務經理黃幸逢(2763-2128)認同本人太太蔡鴻珠的轉按申請書及有關文件於 2007.11.23. 但曝光後由其主管江小姐接手並於 2007.12.12.-承諾可以傳真拒絕書面理由，但至今無下文；
3. 由做買賣契的區律師轉召的好友中銀青山道分行(2708-3678)業務經理盧先生，也於 2007.12.07 遞交申請文件，新買賣契 <http://www.ycec.net/1.pdf> 及稅單副本 <http://www.ycec.net/2.pdf> 亦在 2007.12.21 補充，但至今無下文；
4. 交通銀行官塘分行的業務經理李先生(Tel: 2389-5367)給予的申請表及相關作證文件遲交於 2007.12.08，新買賣契及稅單副本在 2007.12.21 補充，但至今無下文；
5. 南洋商業銀行的業務經理謝先生、王小姐(Tel: 2825-0038)的申請表及相關作證文件遲交於 2007.12.08，新買賣契及稅單副本亦在 2007.12.21 補充，但至今無下文；
6. 永隆銀行的的申請表及相關作證文件遲交於 2007.12.08，業務經理肖先生 (Tel: 2826-8222)拒絕在先，周小姐(2826-8292)接手后，肖先生於 2007.12.18 以估值不足 300 萬拒絕借貸；
7. 中國建設銀行(亞州)測魚湧分行業務經理吳先生(Tel: 3718-2996)給予的申請表及相關作證文件遲交於 2007.11.27，盡管新買賣契及稅單副本亦在 2007.12.21 補充，

吳先生終於在 2007.12.31 告知：“…因為林生你舊有的樓契有卑人釘過契，雖已改過咁契及轉佐名，但銀行的立場仍有風險，所以拒絕借貸…”

8. 中國工商銀行(亞洲)官塘分行的業務經理劉先生(Tel: 2342-0103)給予的申請表及相關作證文件遲交於 2007.12.12，劉先生首先拒絕於 2007.12.18，理由是樓齡大，二是租金唔可以做入息；另 2007.12.12 再更新買賣契及稅單副本提交申請，但至今無下文；
9. 中信嘉華銀行官塘分行的業務經理馮先生(Tel:3603-3683)給予的申請表及相關佐證文件遲交於 2007.12.20，亦 2007.12.28 再更新工廠樓買賣契及稅單副本支持申請，但至今無下文；
10. 大眾銀行粉嶺分行的業務經理祁嘉偉先生(Tel:2669-1559)給予的申請表及相關作證文件遲交於 2007.12.21，但至今無下文；
11. 上海商業銀行的業務經理的申請表及相關佐證文件遲交於 2007.12.10，總行梁先生於 2007.12.17 來電拒絕借貸，理由是買賣契兩夫妻始終唔係第三者，其二是兩個物業是出租嗒，銀行的立場是熟客先至做…，最後，上海商業銀行的拒絕信件於 2007.12.27 發出並開始“捉蟲”擺明車馬要求樓契及其餘申請文件必須出示正本才肯接受申請！隔日，雖買賣契正本一併俱全，但總行梁先生通知(Tel:2841-5461)彌敦道 666 號分行的區小姐“捉蟲”如故，指林哲民差餉單的住址證明非蔡鴻珠全部拒收！幾經蔡鴻珠最終要出示結婚證書以示夫家地址何以不能證明是蔡鴻珠的地址證明？但區小姐不敢抗命“捉蟲”依然，收畀在林哲民要以歧視打 999 報案前才乖乖收下申請，如此會有下文嗎？
12. 渣打銀行官塘分行的業務經理陳嘉豪 (Tel: 2389-6503)的申請表及相關作證文件遲交於 2007.12.04，接受官塘興業街 14 号永興工廈 13/F C-4 樓契並當場估值為 210 萬，表示借貸 120 萬絕無問題！但曝光後的 2007.12.18 日，陳嘉豪急忙轉口渣打已不接受工廠樓按並轉傳本英皇道 989 號 E 座 601 室住宅申請表格，亦於 2007.12.21 補充新買賣契及稅單副本後，改由總行 2173-9169 劉先生出招，劉先生於是在 2007.12.28 復電拒批荒謬理由：“…未見解除押記令，你太太無入息…”押記令早於 2007.12.01 解除亦傳給陳嘉豪收閱，可憐的業務經理唔見屎坑噉疴通街，難道合拼報稅夫的入息不是妻之入息有人養？有 2 層樓收租唔夠供咩？可憐的劉先生為求上峯拒批借貸之命搞到屎尿不分、亂潑一通！

上述被受全面歧視事迹只有當林哲民被視為“拉登同謀”才足以解釋，看來各銀行都有一面“中央密令”在手，看來林哲民亦已夠資格以“難民身份”向各國提出身申請了，此申訴亦可以“各銀行有自主權”一句打發，不仿請任志剛大俠送我一程！

謹此！

2008 年 1 月 3 日 pm 2:15

Tel: 2878-1378 Fax: 2509-3990

副本傳上述相關銀行業務經理互通創新招式

D188015(3)

林哲民 



HONG KONG MONETARY AUTHORITY
香港金融管理局
Banking Development Department

附件 2.

銀行業拓展部

本函檔號：CB/BK/057/4 (M01-003)

私人密函

Block C-4, 13/F
Wing Hing Industrial Building
14 Hing Yip Street
Kwun Tong
Kowloon
林哲民先生

林先生：

本局已收到你於今年 1 月 3 日的來信。本局留意到，你已將來信副本抄送給有關銀行。

希望你明白，銀行是否向客戶批出貸款，主要取決於個別銀行的業務策略和風險管理，亦反映銀行對個別貸款人在借貸條件和還款能力方面的考慮。因此，個別銀行是否向貸款人批出貸款，純屬它們的商業決定，在現行的《銀行業條例》下，本局並無權力就此類商業決定作出干預。

基於以上所述，請恕本局不能向你提供任何協助。



銀行服務投訴組

2008 年 1 月 7 日

YET CHONG ELECTRIC COMPANY

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Respectable

Japanese Prime Minister

Mr. Junichiro Koizumi:

Dear Sir,

I am Lin Zhen-man, HKID 188015(3).

I was a no misdeeded manufacturer of The Chinese manufacturers' Association of Hong Kong in year 1983 and I was misfortune to invest in Shen-zhen city of China in year 1991. I believed you should have seen that copy of my letter sends to American Secretary of State on Mar.31, 2004 which transfer by Japan stays in Hong Kong's consulate fax on Apr. 01, 2004.

I had asked from the former Chinese leaders to protect the investments in Shen-Zhen but had been regarded to offend their dignity! So a few years ago, the leaders instructed the Shenzhen Court to violate the China law and grabbed the judicial control right of Hong Kong and forced to sell the inventor's all the factory equipment that were treated as rubbish and ask the Hong Kong court to give up the judicial control right to recognize the offended law of verdict by the Shenzhen court.

In Oct. 25, 2002, President Bush also considered my request and asked former President Jiang Zemin to protect the citizenship of Hong Kong people, but the Hong Kong courts, judged by money interests or meddle, persisted in depriving Hong Kong citizens of their rights of appeal and committed all kinds of bad deeds in defiance of law! But the entire Hong Kong community, including the media, private institutions and my manufacturing organization ignored my appeal for help for fear of reprisal. My trouble is similar to the persecution suffered by Galileo in the 16th century!

Last year, my invention was definite to rescued the SARS disaster of Hong Kong and Chinese, in news, but this fact do not to wake up the soft-hearted of human nature which flee from Beijing to Shanghai for asylum the SARS pestilence by the former china chairman! Until after the confession by the Dean Mr. CHUNG Sheung Chee Sydney of Faculty of Medicine of Hong Kong Chinese university at a hearing at the SARS Examination Committee of legislation-meeting of Hong Kong to expose that was the " central secret order " to directing conceal medical accomplishment, its does not change of the purposed also!

It is possible that prime minister will not understand why the genuine purposed of Sino-US two countries must get your temporary to operate in coordination to give up steady exchange rate of Yen! My letter of giving American Secretary of State was in help the cause and effect, I was thoroughgoing to understand the secret of market running of foreign exchange, American US TDA was can let the banker for China to control exchange rate of Yen to Kill my weak storehouse of Yen! For instance, I was saw the Bush president before the days more than 10 (the Yen of exchange rate about 110:1) hint you on the TV: "Japan Gov. does not have to throw the Yen for steady exchange rate; the Yen not also to come up now ? " This was fill with the implicit motivation ! My business of foreign exchange has long been peeped at by " central secret order " of Former Chinese leader! I had been to hits by them a back thrust! International financial market was controlled by artificial purposed to hurt one contributor for counter-terrorist and medical civilization, I was very surprised this kind of behaviours !

Chinese government enclosed to covers the administration wrong for me by the former Chinese leader was made a lot of things to violate human rights and injustice, if prime minister assistant can be to glance at my website of www.ycec.com, him will have more actual report to confirm! The Bush president in the general election year was reaction to forget oneself, he was to fret one's heart for him younger brother to taked bribes the money and woman from the son of Jiang Zemin of former Chinese leader; besides, the Foreign Minister of Japan just in Beijing now, i hope to do not accept any benefit to exchange, I have to go a step further dear prime minister to maintenance the world public justice!

In specially, Japanese prime minister was a leader of world to be generally acknowledged, so I will

still complain further that the power of former Chinese leader disturb the **Mr. Francis** of leader of PCT international patent obvious to violate the stipulation of PCT law to prevent my patent application of cure SARS in countries include enter Japanese application, your assistant can be to glance at my website of www.ycec.com/SARS-Patent.htm & www.ycec.com/To-IB-Mr.Francis-090304.htm to obtain confirm!

As the leader of international social almost to bully the weak and fear the strong, international public justice was already undergoing to be harmed, I was again had newest invention (no-vaccine) can to get the minimum infect-rate for prevention bird flu of the production line of domestic-fowl. However at present this period of my two big international patent applications was at perplexity, again patent application had meaningless! I just want to raise to recommend and transfer payment of contract for the invention of intellectual property for manager of aquaculture of countries grain department, I will treasured this opportunity pass through the honor of Prime Minister Excellency transmit this information to relevant department, I will be respectfully to accept further inquiry at any time!

Thank you!

Respectfully yours

Zhen-man Lin



Hong Kong D188015 (3)

Apr. 03, 2004

Chinese manufacturer of Hong Kong meeting member
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