

# Running Commentary

Daphne Caruana Galizia's Notebook

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## Money-laundering facts + documents: Keith Schembri used his Maltese diplomatic passport to open a bank account in Panama in which to receive \$50,000 a month

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A secret bank account in Panama for the Maltese Prime Minister's chief of staff: when Keith Schembri wanted to open an account at FBP Bank in Panama (Konrad Mizzi tried the same thing), he was asked to fill in a standard KYC (know your client) form.

Despite being a major PEP (political exposed person) under the law because of his job and his intimate relationship with the Prime Minister, he gives his occupation as "adviser" and not as "chief of staff to the Prime Minister of a member state of the European Union", which is his actual job.

In that part of the form where he has to declare the source of funds he will deposit in the Panama bank, Keith Schembri wrote "not applicable (payment of the first invoice)". He does not say what this invoice is.

He puts down in writing that his Panama bank account will receive a maximum of \$50,000 per month (\$600,000 a year) by international wire transfer.

Who would Keith Schembri's secret Panama company, Tillgate Inc, be 'invoicing' for \$50,000 per month?

You will also see here that he brazenly used *his Maltese diplomatic passport* to try to open the Panama bank account for the purposes of defrauding the Maltese government he represents, which is why he has that passport in the first place.

**From:** [Karl Cini - Nexia BT](#)  
**To:** [Luis Quiel - Lawyer](#)  
**CC:** [Dixon@mossfon.com](mailto:Dixon@mossfon.com), [jcmartinez@mossfon.com](mailto:jcmartinez@mossfon.com)  
**Date:** 20 Aug 2015, 14:09  
**Subject:** Opening of bank accounts in Panama - Tilgate & Hearnville  
**Attachment(s):** 2

Dear Luis and Juan Carlos

Kindly find attached the preliminary KYC for the bank account opening in Panama. Please let me know if ok. If the bank asks for any due diligence you can go ahead and send them what I have already sent you as KYC.

I hope to hear from you soon.

Regards

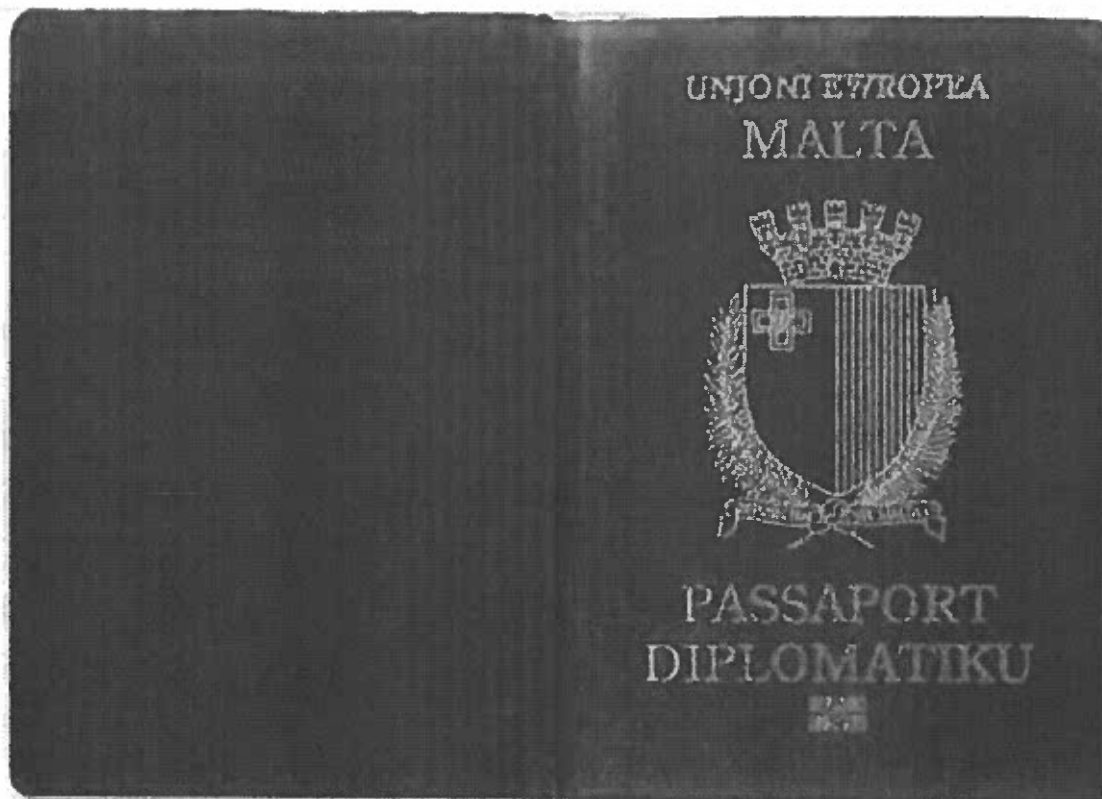
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PERFIL DEL CLIENTE PROSPECTO | INFORMACION Y DATOS PRELIMINARES  
 PROSPECTIVE CLIENT PROFILE | PRELIMINARY INFORMATION

Por favor diligenciar todos los campos de no aplicar indicar N/A / Please fill in all information that is applicable indicate N/A

DESCRIPCIÓN DE LA EMPRESA/NEGOCIO PRINCIPAL DEL PROSPECTO  
 DESCRIPTION OF MAIN COMPANY/BUSINESS

PROPORCIONAR INFORMACION BASICA DE LA(EL) EMPRESA(S) Y/O NEGOCIO(S) QUE ORIGINARAN LOS FONDOS EN LA CUENTA  
 PROVIDE BASIC DESCRIPTION ABOUT THE MAIN COMPANY OR BUSINESS RESPONSIBLE FOR THE SOURCE OF FUNDS IN THE ACCOUNT

NOMBRE LEGAL DE LA EMPRESA LEGAL NAME OF THE COMPANY	TILGATE INC.	
NOMBRE COMERCIAL DE LA EMPRESA COMMERCIAL NAME OF THE COMPANY	TILGATE INC.	
AÑO DE INCORPORACIÓN INCORPORATION DATE	2013	PAÍS DE INCORPORACIÓN COUNTRY OF INCORPORATION
		Paraguay

ACCIONISTAS Y PORCENTAJE ACCIONARIO  
 SHAREHOLDERS AND PERCENTAGE OF PARTICIPATION

NOMBRE NAME	PORCENTAJE DE PARTICIPACIÓN % PERCENTAGE OF PARTICIPATION %	PAÍS DE RESIDENCIA COUNTRY OF RESIDENCE
ORION TRUST (NEW ZEALAND) LIMITED BY TRUST OF HAAST TRUST	100	New Zealand

ACTIVIDAD / PRODUCTOS Y/O SERVICIOS QUE OFERCE Y EVENTOS RELEVANTES  
 ACTIVITY PRODUCTS AND/OR SERVICES PROVIDED AND IMPORTANT EVENTS

Provision of consultancy and management services

PÁGINA WEB / WEBSITE URL

MONEDRO DE ÚLTIMA FACTURACIÓN LAST REPORTED CURRENCY	US\$	PATRIMONIO ACTUAL DE LA EMPRESA US\$ CURRENT ASSETS OF THE COMPANY IN US\$	0.0
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ORIGEN DEL PATRIMONIO / The company is a new setup and there are no assets being put into it. The  
 SOURCES OF THE ASSETS main source of income will be in the form of consultancy services by various  
 entities around the world.

Deje un espacio al último informe de estados financieros / Subject to provide the latest financial statements

PRINCIPALES CLIENTES  
 MAIN CLIENTS

NOMBRE NAME	PAÍS DE RESIDENCIA COUNTRY OF RESIDENCE
NO CLIENTS FOR NOW	

PRINCIPALES PROVEEDORES  
 MAIN SUPPLIERS

NOMBRE NAME	PAÍS DE RESIDENCIA COUNTRY OF RESIDENCE
NO SUPPLIERS	

PERSPECTIVAS A FUTURO / It is envisaged that the company will start operating immediately.  
 FUTURE PERSPECTIVES

INFORMACION DE LOS FIRMANTES Y/O BENEFICIARIOS FINALES (POR CADA UNO)  
 INFORMATION OF SIGNATORIES AND/OR FINAL BENEFICIARIES (FOR EACH ONE)

1.  FIRMANTE / SIGNER  BENEFICIARIO / BENEFICIARY

NOMBRE: NAME		Keith Schembra	
NACIONALIDAD: CITIZENSHIP	Maltese	FECHA DE NACIMIENTO: D.O.B.	26.07.1975
LUGAR DE TRABAJO: WORKING PLACE	Malta		
PROFESION: PROFESSION	Advisor		
CARGO QUE OCUPA O ACTIVIDAD ACTUAL: POSITION OR CURRENT ACTIVITY			
Advisor at the office of the Prime Minister			
INGRESO MENSUAL ESTIMADO EN US\$: ESTIMATED MONTHLY INCOME IN US\$	10,000	PATRIMONIO PERSONAL ESTIMADO EN US\$: ESTIMATED PERSONAL NETWORTH IN US\$	N/A
ORIGEN Y COMPOSICION DEL PATRIMONIO: SOURCE AND COMPOSITION OF ASSETS			
Shareholder in family business acting as an importer of paper and paper related products			
FUENTES DE INGRESOS ACTUALES: CURRENT SOURCE(S) OF FUNDS			
Savings from dividends earned from family business			

DESCRIBA SU TRAYECTORIA LABORAL Y PROFESIONAL MAS RELEVANTE (ESPECIFICAR FECHAS) \* O PROVEA CURRICULUM VITAE  
 DESCRIBE YOUR CAREER DEVELOPMENT AND PROFESSIONAL (SPECIFY DATES) OR PROVIDE A CURRICULUM VITAE

AÑO / YEAR	EMPRESA / COMPANY	CARGO / POSITION HELD

FAVOR INDICAR LAS REFERENCIAS BANCARIAS QUE APORTARA (máximo 2)  
 PLEASE INDICATE THE BANK REFERENCES THAT WILL PROVIDE (maximum 2)

FECHA DE EMISION: ISSUANCE DATE	ENTIDAD BANCARIA / BANK ENTITY	JURISDICCION: JURISDICTION

ESTADO CIVIL:  
MARITAL STATUS

CASADO / MARRIED  
 SOLTERO / SINGLE  
 OTRO / OTHER

SI ES CASADO PROPORCIONAR LA SIGUIENTE INFORMACION DEL CONYUGE  
 IF MARRIED, PROVIDE FOLLOWING INFORMATION OF THE SPOUSE

NOMBRE: NAME		Jovette Schembra Vella	
NACIONALIDAD: CITIZENSHIP	Maltese	FECHA DE NACIMIENTO: D.O.B.	
PROFESION: PROFESSION	Interior Designer		
LUGAR DE TRABAJO: WORKING PLACE	Malta		
INGRESO MENSUAL ESTIMADO EN US\$: ESTIMATED MONTHLY INCOME IN US\$	3,000	PATRIMONIO PERSONAL ESTIMADO EN US\$: ESTIMATED PERSONAL NETWORTH IN US\$	N/A
FUENTES DE INGRESOS ACTUALES: CURRENT SOURCE(S) OF FUNDS			
Savings from business of interior design husband			

EN CASO DE TENER HIJOS MAYORES DE EDAD, PROPORCIONAR LA SIGUIENTE INFORMACION  
 IN CASE OF DEPENDENTS OF LEGAL AGE, PLEASE PROVIDE THE FOLLOWING INFORMATION

NOMBRE: NAME	FECHA DE NACIMIENTO: D.O.B.
NOMBRE: NAME	FECHA DE NACIMIENTO: D.O.B.
NOMBRE: NAME	FECHA DE NACIMIENTO: D.O.B.

PERFIL DEL PORTAFOLIO | INFORMACION Y DATOS PRELIMINARES  
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Por favor diligenciar todos los campos de no aplicar indicar N/A / Please fill all available information if any is applicable, indicate N/A

TIPO CUENTA: TYPE OF ACCOUNT	<input checked="" type="checkbox"/> AHORRIS COMMENTS   SAVING ACCOUNT	<input type="checkbox"/> MONEDA CURRENCY	<input checked="" type="checkbox"/> DOLARES (USD) EUROS (EUR) OTRA   OTHER
NOMBRE DEL PORTAFOLIO (N/A) PORTFOLIO NAME		GERENTE DE CUENTA ACCOUNT MANAGER	
SALDO ESPERADO A 12 MESES ESTIMATED BALANCE IN THE NEXT 12 MONTHS		DEPÓSITO INICIAL INITIAL DEPOSIT	
PROCEDENCIA DEL DEPÓSITO INICIAL SOURCE OF THE INITIAL DEPOSIT			

USO ESTIMADO MENSUAL DE LA CUENTA  
 ESTIMATED MONTHLY USE OF THE ACCOUNT

DEPÓSITOS   DEPOSITS		
TIPO TYPE	NÚMERO MÁXIMO TRANSACCIONES NUMBER OF TRANSACTIONS	MONTO MÁXIMO EN USD USD AMOUNT
TRANSFERENCIAS INTERNACIONALES INTERNATIONAL WIRE TRANSFERS	2	50,000
TRANSFERENCIAS LOCALES (ACH) LOCAL TRANSFERS (ACH)	0	0
TRASPASOS INTERNOS INTERNAL TRANSFERS	0	0
CHEQUES CHECKS	0	0
POSIBLES ORDENANTES DE TRANSFERENCIAS BANCARIAS EN ORDEN DE IMPORTANCIA NAME OF POSSIBLE PAYERS/BENEFICIARIES IN ORDER OF IMPORTANCE		
NOMBRE NAME	INSTITUCIÓN FINANCIERA FINANCIAL INSTITUTION / BANK	PAÍS COUNTRY
not identified yet	N/A	N/A

RETIROS   WITHDRAWALS		
TIPO TYPE	NÚMERO MÁXIMO TRANSACCIONES NUMBER OF TRANSACTIONS	MONTO MÁXIMO EN USD USD AMOUNT
TRANSFERENCIAS INTERNACIONALES INTERNATIONAL TRANSFERS	1	25,000
TRANSFERENCIAS LOCALES (ACH) LOCAL ACH TRANSFERS	0	0
TRASPASOS INTERNOS INTERNAL TRANSFERS	0	0
CARGO AUTOMÁTICO ATM	0	0
POSIBLES BENEFICIARIOS DE TRANSFERENCIAS BANCARIAS EN ORDEN DE IMPORTANCIA NAME OF POSSIBLE BENEFICIARIES IN ORDER OF IMPORTANCE		
NOMBRE NAME	INSTITUCIÓN FINANCIERA FINANCIAL INSTITUTION / BANK	PAÍS COUNTRY
not identified yet	N/A	N/A

PROPÓSITO(S) DE LA CUENTA / PORTAFOLIO (INDICAR EN ORDEN DE IMPORTANCIA)  
 PURPOSE OF THE ACCOUNT (PLEASE INDICATE IN ORDER OF IMPORTANCE)

The company will be providing consultancy and management services. It will issue regular invoices which require the funds to be deposited in a bank account. It is envisaged that most of these funds would remain on the same bank account unless transferred up to the trust in the form of dividends.

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 INFORMATION OF SIGNATORIES AND/OR FINAL BENEFICIARIES (FOR EACH ONE)

2.  FIRMANTE / SIGNER  BENEFICIARIO / BENEFICIARY

<b>NOMBRE:</b> NAME	
<b>NACIONALIDAD:</b> CITIZENSHIP	<b>FECHA DE NACIMIENTO:</b> D.O.B.
<b>LUGAR DE TRABAJO:</b> WORKING PLACE	
<b>PROFESION:</b> PROFESSION	
<b>CARGO QUE OCUPA O ACTIVIDAD ACTUAL:</b> POSITION OR CURRENT ACTIVITY	
<b>INGRESO MENSUAL ESTIMADO EN USD:</b> ESTIMATED MONTHLY INCOME IN USD	<b>PATRIMONIO PERSONAL ESTIMADO EN USD:</b> ESTIMATED PERSONAL NETWORTH IN USD
<b>ORIGEN Y COMPOSICION DEL PATRIMONIO:</b> SOURCE AND COMPOSITION OF ASSETS	
<b>FUENTE DE INGRESOS ACTUAL:</b> CURRENT SOURCE OF FUNDS	

**DESCRIBA SU TRAYECTORIA LABORAL Y PROFESIONAL MAS RELEVANTE (ESPECIFICAR FECHAS) \* O PROPORCIONE CURRICULUM VITAE**  
 DESCRIBE YOUR CAREER DEVELOPMENT AND PROFESSIONAL (SPECIFY DATES) OR PROVIDE A CURRICULUM VITAE

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<b>PROFESION:</b> PROFESSION	
<b>LUGAR DE TRABAJO:</b> WORKING PLACE	
<b>INGRESO MENSUAL ESTIMADO (EN USD):</b> ESTIMATED MONTHLY INCOME IN USD	<b>PATRIMONIO PERSONAL ESTIMADO EN USD:</b> ESTIMATED PERSONAL NETWORTH IN USD
<b>FUENTE DE INGRESOS ACTUAL:</b> CURRENT SOURCE OF FUNDS	

**EN CASO DE TENER HIJOS MAIORES DE EDAD, PROPORCIONAR LA SIGUIENTE INFORMACION**  
 IN CASE OF BEING PARENTS OF LEGAL AGE PLEASE PROVIDE THE FOLLOWING INFORMATION

NOMBRE:	FECHA DE NACIMIENTO:
NAME	D.O.B.
NOMBRE:	FECHA DE NACIMIENTO:
NAME	D.O.B.
NOMBRE:	FECHA DE NACIMIENTO:
NAME	D.O.B.



Keith Schembri (centre) with Mario Cutajar, the principal permanent secretary and head of the civil service (appointed by Muscat as soon as he came to power)

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