



**OCC ALERT**

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Comptroller of the Currency  
Administrator of National Banks

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**Subject:** Unauthorized Banking:  
Fictitious Internet Bank

**Description:** Commerz Finanz Bank

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**TO:** Chief Executive Officers of All National Banks; All State Banking Authorities; Chairman, Board of Governors of the Federal Reserve System; Chairman, Federal Deposit Insurance Corporation; Conference of State Bank Supervisors; Deputy Comptrollers (districts); Assistant Deputy Comptrollers; District Counsel and Examining Personnel

**RE:** Commerz Finanz Bank, previously located on the Internet at [commerzfinanz.com](http://commerzfinanz.com) and [commerzfinanzonline.com](http://commerzfinanzonline.com), with reported locations in Zurich, Switzerland and New York, NY, USA

The Office of the Comptroller of the Currency (OCC) has received information that the above-referenced entity may be operating a banking business without authorization. The information contained on the entity's Web site (no longer functioning) includes addresses for a headquarters office in Zurich, Switzerland, and operations in New York, NY, USA. Further, the Web site falsely suggests there is an affiliation with Commerzbank AG, headquartered in Frankfurt am Main, Germany.

The Swiss Federal Banking Commission (SFBC) has not authorized Commerz Finanz Bank to conduct business in the area of banking or securities trading. Further, SFBC advises that the organization has no physical presence in Switzerland because the Zurich address listed by the subject does not exist. Commerz Finanz Bank has not been granted authority to operate a banking business in the United States by the OCC or the state of New York.

Officials from Commerzbank AG have advised the OCC that there is no affiliation between the subject entity and Commerzbank AG or Commerzbank North America or any of its affiliated companies. Additional information relating to Commerzbank AG and its affiliates may be found at: <https://www.commerzbank.com/homepage/index.html>. Contrary to representations contained on Commerz Finanz Bank's Web site, there is also no affiliation between Commerzbank AG and IBC Holdings Corporation, a Nevada corporation with an address listed as 40 Wall Street, New York, NY USA.

Any information that you may have concerning this matter should be brought to the attention of:

Mail: Office of the Comptroller of the Currency  
Enforcement & Compliance Division, MS 8-10  
250 E Street, SW, Washington, DC 20219  
Fax: (202) 874-5301  
Internet: <http://www.occ.treas.gov>  
E-mail: [occalertresponses@occ.treas.gov](mailto:occalertresponses@occ.treas.gov)

and

New York State Banking Department  
Criminal Investigations Bureau  
One State Street (6th Fl)  
New York, NY 10004  
Fax: (212) 709-3555

Any information or representations by Commerz Finanz Bank or IBC Holdings Corporation relating to its purported affiliation with Commerzbank AG or any of its affiliates should be brought to the attention of:

Terrence Sweeney, General Counsel, USA  
Legal & Compliance Department  
Commerzbank AG, New York Branch  
2 World Financial Center  
New York, NY 10281-1050  
Phone: (212) 266-7581/7621  
Fax: (212) 266-7428/7734

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Brian C. McCormally  
Director  
Enforcement & Compliance Division