



Heart Network Consumer Reports

FRAUD NEWS!

Private Lender Abuses Service To Customer



by [Associated Press](#) on July 2, 2022

Martins & James Financial Service Ltd located in Nairobi, Kenya operated by James Penman and Martins William, CEO is in hot water for fraudulent activity with United States citizens. These Private Lenders caused some deep strife and stress for some families in the Pacific by committing federal crimes involving fees, hidden fees, and contingencies that upset a handful of people that have lent money for fees and more ongoing fees abruptly committing emoluments and setting things up for a dog day that will slap them back in the face for committing such crimes.

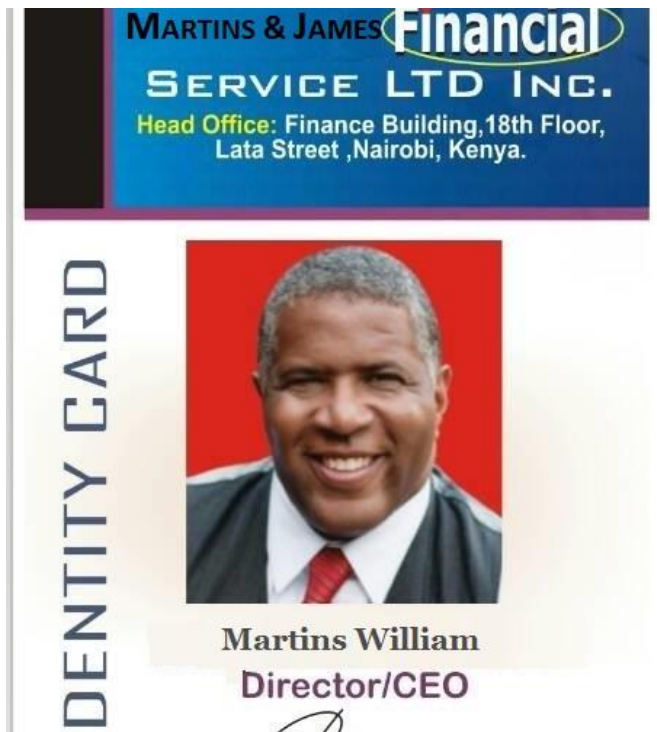
Customers from around the globe report the major crimes and fraud that this private lender does to its clients. For two whole years, customers have been taken for their monies that are stolen from their dining tables and leaving these applicants going without eating or even having any money for any expenses there would be, in a case of emergency, these

fraudulent criminals do not realize what major strife and enormous stress they put their potential customers through. This firm is under investigation with little known about the unfairness that has been brought to families across the globe gives no justice to the actual strife they go through and yet let alone the first problems that arise in their midst.

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THIS WEEK'S

TOP STORIES about Fraudulent Private Lenders



MR. MARTINS WILLIAM, CEO PRIVATE

LENDER FROM NAIROBI, KENYA. HE OFFERS YOU A LOAN AND ROBS YOU DRY, A FAMILY MEMBER DIES AND HE HAS NO SYMPATHY OR RESPECT FOR THOSE WHO DIED. HE SENDS NO SYMPATHY LETTER OR OFFERS TO GET A LOAN BUT NO PROVIDENCE OR MONETARY BLESSINGS TOWARDS THE FAMILY MEMBERS FOR THE LOSS. VERY INCONSIDERATE AND ONLY FOR SELF.

Martins Williams, CEO, Cold Heart Lender

by [Amanda Brockwell, Senior Reporter](#) on June 28, 2022

A cold-hearted lender from Nairobi, Kenya collects over \$9,450.00 in fees and any charges that each time a fee is collected Martins gives his word that his client faithfully follows his directives each time a fee is collected another fee arises. Ongoing promises made by Martins have turned this whole 3 years into a mere nightmare for his client who still didn't get a darn red cent from Martins & James Financial Services ltd firm. A blunt liar and compulsive thief collecting their client's monies that need to be returned to their client.

A request for a refund was never acknowledged or brought up in any replies given in return. Many more requests were submitted to both the private lending firm and the

bank-affiliated partner, Equity Trust Bank & Finance Group, under the accountant Mr. Tom Joseph who is another fool to adamantly come up with new fees on a surprise. Every time a fee is paid in full and after they promise the client that this would be the very last fee, a new fee with a new problem indicating that a document is required for the completion of the transfer of the loan and that will be the very last, it is full of BS and sweet talk telling me that he has checked to see that there are no more fees and take his word for he assures me that no more fees will ever take place. Immediately after submitting the last another problem arises involving more fees. This has been going on for 3 years and the client hasn't received a promised loan after collecting \$9,450 plus dollars for a \$30,000.00 Loan.

Equity Trust Bank & Finance Group

by [Associated Press](#) on June 28 2022

The affiliate business partner of Martins & James Financial Services ltd involving the disbursement of the loan is just as bad as the private lender who will soon be banned from doing business dealing with money has been reported for associating and aiding in the grand theft of fees from innocent people.

Accountant Tom Joseph is an accomplice to the many crimes of asking for ongoing fees from innocent people. In affiliation with the Central Bank Corporate Governors, they, too play a criminal role in accomplishing these extra fees of surprise.

Should you have any information or have been a victim of these types of crimes, please send them in the comments below and we will publish them for you.

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