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* **IN THE HIGH COURT OF DELHI AT NEW DELHI**
+ CS(COMM) 171/2025 & I.A. 5108/2025, I.A. 5109/2025, I.A. 5110/2025, I.A. 5111/2025, I.A. 5112/2025

NIVA BUPA HEALTH INSURANCE COMPANY
LIMITEDPlaintiff

Through: Mr. Pradeep K. Bakshi, Sr. Adv. with
Mr. Mohti Bakshi, Mr. Pururaj
Aggarwal, Advocates
(M:8078659631)

versus

NICENIC INTERNATIONAL GROUP COMPANY LIMITED
& ORS.Defendants

Through: None.

CORAM:
HON'BLE MS. JUSTICE MINI PUSHKARNA

ORDER
28.02.2025

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I.A. 5112/2025 (Exemption from filing legible copies of documents)

1. The present is an application under Section 151 of the Code of Civil Procedure, 1908 ("CPC"), on behalf of the plaintiff, seeking exemption from filing legible copies of some annexures with improper margins.
2. Exemption is granted, subject to all just exceptions.
3. Plaintiff shall file legible copies of the documents, on which the plaintiff may seek to place reliance, before the next date of hearing.
4. Accordingly, the present application is disposed of.



I.A. 5111/2025 (Exemption from advance service to the defendants)

5. The present is an application under Section 151 of CPC seeking exemption from giving prior notice to parties under Section 80 of CPC.

6. The plaintiff seeks urgent interim relief. Therefore, in the peculiar facts and circumstances of this case, exemption from effecting advance service upon the defendants, is granted.

7. For the reasons stated in the application, the same is allowed and disposed of.

I.A. 5110/2025 (Exemption from undergoing Pre-Institution Mediation)

8. The present is an application under Section 12A of the Commercial Courts Act, 2015, read with Section 151 of CPC, seeking exemption from undergoing Pre-Institution Mediation.

9. Having regard to the facts of the present case and in the light of the judgment of Supreme Court in the case of *Yamini Manohar Versus T.K.D. Keerthi*, 2023 SCC OnLine SC 1382, and Division Bench of this Court in *Chandra Kishore Chaurasia Versus RA Perfumery Works Private Ltd.*, 2022 SCC OnLine Del 3529, exemption from attempting Pre-Institution Mediation, is granted.

10. Accordingly, the application stands disposed of.

I.A. 5109/2025 (Application seeking extension of time for filing Court Fees)

11. The present application has been filed under Section 148 read with Section 149 of the CPC, seeking extension of time to file the Court Fees.

12. Learned Senior Counsel appearing for the plaintiff upon instructions submits that the requisite Court Fees shall be filed within a period of two weeks from today.

13. Liberty is so granted.



14. With the aforesaid directions, the present application is disposed of.

CS(COMM) 171/2025

15. The present matter has been received on transfer.

16. Let the plaint be registered as suit.

17. Upon filing of the process fee, issue summons to the defendants by all permissible modes. Summons shall state that the written statement be filed by the defendants within thirty days from the date of receipt of summons. Along with the written statement, the defendants shall also file affidavit of admission/denial of the plaintiff's documents, without which, the written statement shall not be taken on record.

18. Liberty is given to the plaintiff to file replication within thirty days from the date of receipt of the written statement. Further, along with the replication, if any, filed by the plaintiff, an affidavit of admission/denial of documents of the defendants, be filed by the plaintiff, without which, the replication shall not be taken on record. If any of the parties wish to seek inspection of the documents, the same shall be sought and given within the timelines.

19. List before the Joint Registrar (Judicial) for marking of exhibits, on 28th April, 2025.

20. List before the Court on 28th August, 2025.

I.A. 5108/2025 (Application under Order XXXIX Rules 1 and 2 CPC)

21. The present suit has been filed for permanent injunction and damages, for restraining defendant no. 15 and/or their directors, proprietors, operators, partners, employees, agents, servants and affiliates and any persons claiming through them and/or any known/unknown person from using, copying, publishing, distributing, transmitting, communicating or disclosing the



plaintiff's confidential information to any person.

22. Plaintiff is also seeking directions for issuance of appropriate directions to defendant nos. 1 to 14 to remove, delete, block and disable websites, accounts, content and domain names, and associated email addresses that use the plaintiff's name, likeness or mark, or are otherwise used for unlawfully disseminating the plaintiff's confidential information.

23. It is submitted that plaintiff is a leading health insurance company in India and was formed as a joint venture between Fettle Tone LLP (an affiliate of True North Fund VI LLP), a leading Indian private equity firm, and UK based healthcare services expert, Bupa Singapore Holdings Pte. Limited. Plaintiff's trade/corporate name was changed to "Niva Bupa Health Insurance Company Limited" on 23rd July, 2021.

24. It is submitted that on 20th February, 2025, at around 12:39 PM, an email was received by the plaintiff's officials i.e., Mr. Partha Banerjee (Plaintiff's Director and Head Legal, Compliance and Regulatory affairs) and Mr. Krishnan Ramachandran (Plaintiff's MD & CEO), from defendant no. 15 who is an anonymous and unnamed person, using an email address xenzen5883@rbox.co. The email stated that sender had taken all of Niva Bupa India customers and insurance claims sensitive data till February 2025. The email further gave details of a website i.e., NivaBupaLeaks.com, where such confidential data of the plaintiff had been uploaded and a password for accessing the same. The sender of the email stated that this issue could be resolved if the plaintiff paid a satisfactory price to defendant no. 15 and the said defendant provided its contact information in the form of email IDs i.e., bcpsath@airmail.cc and bcpsath@mai12tor.com. The contents of the email dated 20th February, 2025 are reproduced as under:



*“From: xen Zen<xenzen5883@rbox.co>
Sent: Thursday, February 20, 2025 12:39 PM
To: Krishnan Ramachandran; Partha Banerjee
Subject: [IMP urgent] Niva Bupa Data Leak by xenZen*

*hello dear krishnan,
remember me? few months ago? but you ignored me. xenZen (from
star health data leak)
news is i took all Niva Bupa India customers and insurance claims
sensitive data till Feb 2025.
for now for ur eyes: NivaBupaLeaks.com
password to website: lolnivabupa
yes this can be resolved if you pay my satisfactory price. nothing
will go public and wiped out permanently.
upto your intelligence. 99% of my other clients take this offer and
live happily. even another major insurance company of India did
good deal with me in December 2024 and u see nothing came out.
many dumb scammer advisors and consultants will come to u. only
to waste ur time, money, efforts but i will still succeeded like in star
health.
ur best way is direct and immediate resolution with me. Cheapest
compared to all losses and expense u will face otherwise.
timer on website is tiking. not much time u has.
contact:
Email: bcpsath @airmail.cc
Email: bcpsath @mail2tor.com
Session:
0587cdb863c2bf89de2b047312f08022fb7d189d2e62c0069e626a9d
66becaae5e
dont reply to here. this is temp email.*

25. It is submitted that the plaintiff's MD & CEO i.e. Mr. Krishnan Ramachandran received another email dated 21st February, 2025, at 12:14 AM from email ID xenzen5883@rbox.co., whereby, defendant no. 15 shared the insurance claim documents of the plaintiff's customers and once again stated that the plaintiff can resolve the issue with defendant no. 15 with no mess if the plaintiff does so in a timely manner. The contents of the email dated 21st February, 2025 at 12:14 AM received from the email ID xenzen5883@rbox.co, are reproduced hereunder:



*"From: "xenZen"<xenzen5883@rbox.co>
Date: Friday,21February 2025 at 12:14:15 AM
To: "Krishnan Ramachandran"
Krishnan.Ramachandran@nivabupa.com
Subject: Re: [IMP urgent] Niva Bupa Data Leak by xenZen*

*Hello dear krishnan,
for ur gift see latest ur insurance claim docs attached in
email.
including one special person lol
24hrs...tik tik tik...
u can resolve with me with no mess if u do it timely
nivabupaleaks.com"*

26. It is submitted that the plaintiff received another email on 21st February, 2025 at 6:57 PM from the email ID xenzen4@proton.me, addressed to the plaintiff's MD & CEO Mr. Krishnan Ramachandran, once again threatening the plaintiff that the sender was in possession of the plaintiff's confidential data and unless the plaintiff yields to the illegal demands of defendant no. 15 forthwith, it would disseminate the confidential data. To establish the credibility of the threat being made, the sender of the email dated 21st February, 2025 also shared details and confidential data of a policy issued on the very same i.e., 21st February, 2025 which defendant no. 15 has accessed unlawfully. For ease of reference the contents of the email dated 21st February, 2025 received at 6:27 PM are reproduced as under:

*"Re: [IMP urgent] Niva Bupa data leak by xenZen
From xenzen <xenzen4@proton.me>
To krishnan.ramachandran@nivabupa.com
Date Friday, February 21st, 2025 at 6:57 PM*

*hello dear krishnan,

u choose ur death warrant with ur ego and stupidity of u or
ur advisors? i explain
option1: death warrant: star health choose same
- no communication in starting with me
- did stupid stock exchange jilling like u.
- hired tons of big name consultants advisors and spent
millions of dollars with zero result*



- paid tons to companies to try to takedown my bots and sites with zero results
- even hired international consultants to take down no result still
- they begged to law enforcement agencies. all failed.
- tried taking india court order to stop my sites and bots. all failed. my all sites and bots kept running
- end result? they got destroyed completely in my attack. even i attacked them in multiple rounds. i got there data leak to every customer and to competitors and normal people in india
- star health kept begging me to stop after all above stupidity failed for them but i only stopped after destroying them and even i earned lot by selling data
option2: now compare with path of another big india insurance company chosed in december 2024 with me:
- contacted me and negotiated and made deal. they live happily and i satisfied. no leak no repeated attacks no destruction
- and compare path u are going on and if u has any intelligence then u also has this option like other company with me open for some more time then it close and u start facing permanent damages in multiple rounds. i promise u will regret very very much in every way. now u look like u want to follow star health path? lol i has much worse for u in my bag. one tiny thing all of ur company systems has my implants still active.
unrelated but tiny new gift for u. issued policy details today of u. u cant even remove my basic access. let alone my implants deep without my help.

POLICY ISSUED DATE = 2025-02-21 (around 4PM ist
Devendra Singh
DOB = 21/08/1998
POLICYNUMBER = 34711128202500
Reassure 2.0
Sum Assured = 1000000
INSURED LIVES = 3
CUSTOMER EMAIL = Dev9521686143@gmail.com
CITY = DUNGARPUR
Under Writing Decision = Clear
INSURED OTHER MEMBER = Himansi Chouhan (Spouse)
(dob 15/07/1999), Jaynandini Chouhan (son) (12/08/2022)

obviously lot other data u already know



*i will wait for some time if u want option2 i told or if u choose death warrant good luck lol
u can contact me anonymously and safely. create fresh protonmail email. email me on any my email. or contact on secure no account required session chat app on my session id. any conversation done
not related to u and 100% confidential even if we dont do deal.
ur time is running out
contact:
Email: bcpsath @ airmail.cc
Email: bcpsath @mail2tor.com
Session:
0587cdb863c2bf89de2b047312f08022fb7d189d2e62c0069e6
26a9d6 6becaae5e”*

27. It is submitted that the plaintiff, thereafter received another email on 22nd February, 2025 at 04:56 PM from the email id xenzen412@rbox.me, addressed to Mr. Partha Banerjee and Mr. Krishnan Ramachandran threatening the plaintiff that permanent damages will be caused to the plaintiff over several months and it does not have much time. It is also stated in the said email that the mess can be wiped out if the plaintiff makes a deal with the defendant no. 15. In the same email, defendant no. 15 stated that he/she/they are not replying to media as of now and to substantiate that media is trying to reach out to defendant no. 15, a screenshot of an email allegedly received from Thomson Reuters, a Canadian company which provides news and information services, was also attached in the email dated 22nd February, 2025. The contents of the email dated 22nd February, 2025, received at 04:56 PM, are reproduced as under:

“hello dear krishnan,

lol choose death warrant? i will turn ur ego into particles. i got this email on u (see attached below screenshot). obviously i go and ur permanent damages start and then multiple phases including with my implants for many months



u dont has much time. i am not replying to media for now. ur mess can be wiped out if u deal.

tik tik tik''

28. It is submitted that immediately after learning of the breach, the plaintiff has made efforts to investigate and prevent further leak of the confidential information. This included invocation of its cyber crisis management plan and engagement with qualified external security experts and cyber incident investigators to conduct technical assessment of the suspected systems to identify the source and take affirmative actions to stop future leaks.

29. It is submitted that the plaintiff, after receiving the emails from defendant no.15, has also accessed the rogue website NivaBupaLeaks.com, wherein, the defendant no. 15 has unlawfully and unauthorisedly uploaded the confidential data of thousands of the plaintiff's customers including details of the plaintiff's customer's policies, with customer information such as Policy Number, Sum Insured, Premium, Name, Mobile Number, Email-Id, Date of Birth, Address, Dependent details. The entire endeavour of defendant no. 15 is to extort a ransom from the plaintiff by threatening to disclose and misuse the plaintiff's confidential information. Screenshots of the website NivaBupaLeaks.com, wherein, the confidential information and data of the plaintiff's customers have been unlawfully uploaded by defendant no. 15, has been filed along with the plaint.

30. It is submitted that the plaintiff believes that the following Confidential Data and Information has been illegally obtained by Defendant no. 15 and is being/likely to be published/misused by them:



Details of confidential information

- (i) Names of customer;
- (ii) Identity proof of customer;
- (iii) Address and address proof;
- (iv) Policy copy and policy number;
- (v) Premium details and receipt number;
- (vi) Mobile number of customers;
- (vii) Client ID;
- (viii) Unique Identification Number (UIN)
- (ix) Other details of policy and personal data of the customer

31. Learned Senior Counsel for the plaintiff states that the use of expertise and resources by defendant no. 15 to circumvent the security measures put in place by the plaintiff indicates that defendant no. 15 has sought to unlawfully acquire the plaintiff's confidential information for the purpose of misusing it. The plaintiff has learnt that there are several well-orchestrated scams by online scamsters and ransomware groups who unlawfully acquire data from large service providers in the financial services sector and misuse it by seeking ransoms, impersonating the service provider and/or otherwise exploiting the data. Further, the fact that the defendant no. 15 has created a website using the plaintiff's trademarks Bupa and Niva Bupa, clearly shows that the defendant no. 15 is also highly likely to impersonate the plaintiff and use the confidential information accessed by it to cheat the plaintiff's customers.

32. It is submitted that the plaintiff has also filed an FIR bearing no. 0049/2025 on 23rd February, 2025 at Police Station Cyber South, Gurugram



and has also filed a Cyber Crime Incident Report. Further, the plaintiff has also reported the incident to the appropriate regulatory authorities.

33. It is submitted that the plaintiff's apprehensions are well founded and are borne out from nearly identical scams that have been recently perpetrated on various insurance companies, including, the plaintiff. In or about October 2024, Star Health and Allied Insurance Company Limited noticed a similar unauthorized access by an unknown person to certain customer data. These unknown persons then demanded a ransom and also appear to have used bots to share customer information through Telegram and certain websites. This was the subject matter of proceedings before the Madras High Court in the matter of *Star Health and Allied Insurance Co. Ltd. Versus Telegram Messenger & Ors. (C.S. (Comm. Div). No. 178 of 2024)*, wherein, by way of orders dated 24th September, 2024, 25th October, 2024 and 11th November, 2024, the Madras High Court noted that given the sensitive nature of business, it is likely that irreparable hardship would be caused unless ad-interim protection was granted.

34. It is submitted that a similar incident had also occurred with plaintiff in November 2024 on account of which the plaintiff was constrained to approach this Court by way of *Niva Bupa Health Insurance Company Limited Versus Telegram FZ-LLC and Others, 2024 SCC OnLine Del 8908*, seeking urgent reliefs to prevent illegal dissemination of the plaintiff's customer's confidential information and data. Thus, *vide* order dated 5th December, 2024, this Court while acknowledging the urgency and severity of the situation was pleased to pass appropriate orders for safeguarding the confidential data and information of the plaintiff's customers.



35. It is submitted that the unauthorized access and/or dissemination of the confidential information, can lead to severe consequences, including, identity theft, where hackers may impersonate individuals for fraudulent transactions, causing reputational harm. Leaked personal data could enable unauthorized access to accounts or misuse of credit profiles for loans or purchases. Criminals may exploit the stolen data for social engineering attacks, deceiving customers through phishing emails or calls to extract more sensitive information.

36. It is submitted that additionally, defendant no. 15 is/are also likely to publish this information on public platforms or hand over the confidential information to competitors without the consent of the plaintiff's clients.

37. It is submitted that the confidential information in question was provided to it by customers on a highly confidential basis and on the understanding that it would be kept confidential. The plaintiff also has a legal and contractual obligation to protect the security of such data and privacy of its clients. However, the misuse of the data, including, but not limited for the purposes of illegal dissemination and/or passing off by defendant no. 15, poses a significant risk to the plaintiff's well-known brand and reputation, customer trust and regulatory obligations.

38. It is further submitted that the information is highly personal in nature, which, if disclosed or misused, could result in significant harm, such as identity theft, financial fraud, privacy violations, or reputational damage to the individuals concerned. The breach can expose the plaintiff and its customers to widespread risks, including financial fraud, unauthorized transactions, and loss of personal privacy. Customers whose data has been



compromised may face credit issues, financial hardships, and a prolonged vulnerability.

39. It is further submitted that the unauthorized dissemination of plaintiff's data will also undermine its competitive position in the insurance market. As a key player in the industry, the plaintiff's ability to attract and retain clients heavily relies on its reputation for data security and customer trust. The breach jeopardizes this foundation, thereby, drawing customers away and damaging the plaintiff's market share and prospects. As a leading Insurance provider in India, the plaintiff's business heavily relies on maintaining the trust and confidence of its clients. A misuse of confidential information jeopardizes the trust reposed in the plaintiff by its customers and would be highly prejudicial to the plaintiff's brand integrity. This will also adversely impact client retention and new business opportunities in a highly competitive insurance market. Additionally, unauthorizedly sharing the confidential information with competitors would give the plaintiff's competitors access to the plaintiff's customer database and details that the plaintiff has painstakingly built over the years and has strived to keep confidential like every other leading player in the market.

40. Learned Senior Counsel for the plaintiff submits that even as of today, the plaintiff has received an email from the unknown person, i.e., defendant no. 15, which has been impleaded as John Doe. The said communication received by the plaintiff is attached as 'Annexure A' to the present order.

41. Learned Senior Counsel for the plaintiff has also handed over a document to this Court to show that the defendant no. 15, the unknown defendant has also created a new website, i.e., <https://nivabupaleaks.st/>.

42. Documents pertaining to the same are reproduced as under:



Check Your Redirects and Statuscode

301 vs 302, meta refresh & javascript redirects

analyse

add [http://](#) or [https://](#) on your URL.

Redirect Checker Options:

You what to check your redirect with a specific user-agent. Just select the browser user-agent to test your redirect.

Set User-Agent:

Result

<https://nivabupaleaks.com/>
302 Moved Temporarily
<https://nivabupaleaks.st/>
200

Login
nivabupaleaks.st

Launching soon
NivaBupaLeaks.st

Submit

154:41:30



43. In view of the above circumstances, the plaintiff has demonstrated a *prima facie* case for grant of injunction and in case no *ex-parte ad-interim* injunction is granted, the plaintiff will suffer an irreparable loss. Further, the balance of convenience also lies in favour of the plaintiff and against the defendants.

44. Accordingly, till the next date of hearing, it is directed as follows:

I. Defendant nos. 1 to 14 are directed to take down, remove, delete, disable and permanently block the website NivaBupaLeaks.com, <https://nivabupaleaks.st/> within 24 hours of intimation by the plaintiff.

II. Defendant nos. 1 to 14 are directed to take down, remove, delete, block and disable, email ids xenzen5883@rbox.co, xenzen4@proton.me, xezen412@rbox.me, bcpsath@ainnail.cc and bcpsath@mail2tor.com within 24 hours of such intimation by the plaintiff.

III. Defendant No. 15 and their directors, proprietors, operators, partners, employees, agents, servants and affiliates and any persons claiming through them are restrained from using, copying, publishing, distributing, transmitting, communicating or disclosing to any person, the plaintiff's confidential information by any medium, or on any platform, whatsoever.

IV. Defendant no. 15 and their directors, proprietors, operators, partners, employees, agents, servants and affiliates and any persons claiming through them, are restrained from infringing the plaintiff's licensed registered trademarks including "Bupa" by making, creating, publishing, uploading, circulating and/or reproducing content depicting the use of any trademark that is identical and/or that is deceptively similar and/ or substantial reproduction of the plaintiff's trademark, any like nature in any medium/form, including television, print media, including, as part of domain



ID, email ID and/or the internet and/or in any manner whatsoever, including, from misleading/misrepresenting to any person that they have any association with the plaintiff and/ or its business activities, in any manner whatsoever.

V. Defendant nos. 1 to 14 are directed to disclose on affidavit before this Court, all details of defendant no. 15 including their KYC details, names, associated addresses, email addresses, contact details, including, phone numbers, organization and associations, URL(s) and IP addresses associated with websites NivaBupaLeaks.com and <https://nivabupaleaks.st/> and email IDs xenzen5883@rbox.co, xenzen4@proton.me, xezen412@rbox.me, bcpsath@airmail.cc and bcpsath@mail2tor.com.

VI. Defendant no. 1 is directed not to register the rogue websites NivaBupaLeaks.com, <https://nivabupaleaks.st/> or any other name identical to plaintiff's brand name "Niva Bupa", "Bupa" "Niva" as part of any domain name or such other websites, domain name in future.

VII. Defendant nos. 1 to 13 is directed to provide information of the registrant/user of the domain NivaBupaLeaks.com, <https://nivabupaleaks.st/>, xezen412@rbox.me and bcpsath@airmail.cc and to produce all details and particulars relating to issuance of the said domain, including, Basic Subscriber Information ("BSI") and records of payments made for purchase and renewal of domains.

VIII. Defendant nos.13 and 14 are directed to issue necessary instructions to its registered internet service providers, intermediaries and other relevant organizations/authorities to remove, delete, block and disable the websites NivaBupaLeaks.com and <https://nivabupaleaks.st/>, email ids xenzen5883@rbox.co, xenzen4@proton.me, xezen412@rbox.me,



bcpsath@airmail.cc and bcpsath@mail2tor.com.

IX. In case similar other websites, accounts, content and domain names, and associated email addresses, phone numbers, that use the plaintiff's names, including, "Niva", "Bupa", "Niva Bupa", likeness or mark or are otherwise used, to disseminate, leak or publish the confidential information or associated with the infringing websites/domain names, are subsequently discovered by the plaintiff, an affidavit with regard to the same shall be filed by the plaintiff, that shall be listed before the Joint Registrar (Judicial). Upon satisfaction of the Joint Registrar (Judicial), the order passed today shall be applicable to such subsequent websites, domain names, phone numbers and email addresses, as subsequently discovered by the plaintiff.

45. Issue notice to the defendants by all permissible modes, upon filing of process fees, returnable on the next date of hearing.

46. Reply be filed within a period of four weeks, from the date of service.

47. Rejoinder thereto, if any, be filed within a period of two weeks, thereafter.

48. Compliance of Order XXXIX Rule 3 CPC, be done, within a period of one week, from today.

49. List before the Court on 28th August, 2025.

MINI PUSHKARNA, J

FEBRUARY 28, 2025/au



ANNEXURE – A

Re: [IMP urgent] Niva Bupa data leak by xenZen

From: xen Zen

To: Krishnan Ramachandran

Cc: Partha Banerjee; Vikas Jain; Vishwanath.Mahendra; david.fletcher

Subject: Re: [IMP urgent] Niva Bupa data leak by xenZen

Date: Friday, February 28, 2025 12:17:23 PM

hello dear krishnan,

ur time is ending very soon. u are in full self destruction mode for company. following full death warrant steps i told u lol.

money u are burning on big 4 consultants and legal firms can easily afford my fees. even after all this i am only the one u will need to come to at end to resolve this. i promise.

all these consultants will waste ur energy time efforts money and make me more aggressive due to delay.

do whatever go to biggest firms biggest law enforcement agencies u heard of. go on trip with ur ego more. i will still turn u and ur company in tiny particles if u delay more.

tik tik tik boom

i am only solution to this no one else can.

xenZen

nivabupaleaks.st



On 2025-02-25 12:01 -08:00 PST, "xen Zen" wrote:

> hello dear krishnan

>

> sad to see u and ur people dumb minds can't see simple solution while u

> destroy ur company for phase 1.

> then i will turn ur ego and company into particles.

>

> time will end anytime and u will regret so much after seeing all types
of

> permanent damages in multiple parallel phases.

> its on all on my one click trigger.

>

> u cant secure anything from me. i deep in cutie.

>

> allso my new additional sexy domain nivabupaleaks.st

> password: lolnivabupa

>

> think. i am ur easiest fastest solution. or good luck lol

>>

> On 2025-02-24 22:04 -08:00 PST, "xen Zen" wrote:

>> attachments pdfs

>>

>> hello dear krishnan

>>

>> u think u can walk away from this lol? no never. i still has full

> access

>> to all ur systems. tiny gift for u latest even yesterday ist insurance

>> claim docs of niva bupa attached in email or u can download from

>>

<http://webdefence.global.blackspider.com/urlwrap/?q=AXicHctBDsIgEAXQbzyPUAy0iat24Ql>



MjNspmkAEisNY428ijcx8e3fZovvCHwuAKe36bJqvKpMMfmlCC9JSXDmVOF7BxM76zb486
xhUJFMWXYgeqVqYwlrjQ_K_1HEKntoPXrpiRp2Q3dYKW6cz4CeEzAD0ZVJIQ&Z

>>

>> ur time to resolve this with me will over very soon. i told u all step

> u

>> can take which all will fail. u are choosing very bad self destroying

>> option for u. i will still benefit somehow from it still with lil

> effort

>> but u will get destroyed. and all those steps of ur are failing as i

>> told. u has quick solution in front of . i tell u all my access how i

>> hacked, all my implants in ur systems, wipe out all i has and vanish

> like

>> nothing happened. for a small fee compared to ur losses. simple quick

>> effective option.

>>

>> tik tik tik