



Lucifer's Banker: The Untold Story of How I Destroyed Swiss Bank Secrecy

Bradley C. Birkenfeld

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As a private banker working for the largest bank in the world, UBS, Bradley Birkenfeld was an expert in Switzerland's shell-game of offshore companies and secret numbered accounts. He wined and dined ultrawealthy clients whose millions of dollars were hidden away from business partners, spouses, and tax authorities. As his client list grew, Birkenfeld lived a life of money, fast cars, and beautiful women, but when he discovered that UBS was planning to betray him, he blew the whistle to the US Government.

?The Department of Justice scorned Birkenfeld's unprecedeted whistle-blowing and attempted to silence him with a conspiracy charge. Yet Birkenfeld would not be intimidated. He took his secrets to the US Senate, the Securities and Exchange Commission, and the Internal Revenue Service, where he prevailed.

His bombshell revelations helped the US Treasury recover over \$15 billion (and counting) in back taxes, fines, and penalties from American tax cheats. But Birkenfeld was shocked to discover that at the same time he was cooperating with the US Government, the Department of Justice was still doggedly pursuing him. He was arrested and served thirty months in federal prison. When he emerged, the Internal Revenue Service gave him a whistle-blower award for \$104 million, the largest such reward in history.

A page-turning real-life thriller, *Lucifer's Banker* is a fascinating behind-the-scenes look at the secret Swiss high-net worth banking industry and a harrowing account of our government's justice system. Readers will follow Birkenfeld and share his outrage with the incompetence and possible corruption at the Department of Justice, and they will cheer him on as he "hammers" one of the most well-known and powerful banks in the world.

Lucifer's Banker: The Untold Story of How I Destroyed Swiss Bank Secrecy Details

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From Reader Review Lucifer's Banker: The Untold Story of How I Destroyed Swiss Bank Secrecy for online ebook

Book Him Danno says

A tell all story by a former American banker who worked for the Swiss bank UBS. The information he provided broke the Swiss banks secrecy and made it possible for the US Government to obtain previously withheld banking information for US citizens. Although he was prosecuted, and served prison time, he was given a whistle blower reward over \$104 million based on the amount of taxes collected by the IRS. Should he have been sentenced to prison? That is up to each reader to decide after reading the book. I found some of the names mentioned to be eye-openers but not surprising.

I enjoyed the book and do not believe that he should have been sentenced to prison. I have rated it 5 stars and highly recommend it to anyone who wants to have a look behind the scenes at what has happened in the past and more than likely will continue to happen in the future.

I received an ARC from Netgalley for my unbiased review.

Garnette says

Oh my. Rarely have I so strongly disliked an author after only a few pages. And yet, despite that, I found it an interesting read. Perhaps because it reinforced my stereotype of Switzerland:: fast cars, fast women, fast fortunes, all fueled by dirty money. While a visit to Geneva has disabused me of this prejudice, that's the kind of life Birkenfeld chose for himself. He likes to portray himself as a whistleblower who defied powerful institutions to protect the people, but he discovered his ethical scruples only after those institutions turned on him. His motive appears to be revenge rather than justice. He has the support of a fiercely loyal family, yet he apparently feels no loyalty to friends, coworkers and clients, using them when it suits his purpose. He uses all his considerable sales skills to persuade a client to come on board, then turns them into the authorities when the wind shifts.

Annie says

I'm just going to come right out and say it: this book has a Grade 1 ick factor.

I want to burn this book. If I became a whistleblower and got awarded \$104 million, I would spend it purchasing every copy of this book and burn them. And then print copies just to burn them again.

I hate this guy for so many reasons. He refers to himself as "a real American tax hero" with a straight face. *More than once*. He clearly sees himself as a badass Wild West gunslinger (the word "gunslinger" actually got used several time) - a daring, charismatic David taking on the Goliath of UBS.

Mind you, the only reason he blew the whistle was that his bosses were going to pin the fraud on him (and, after all, he WAS involved in the fraud). Not because he wanted to save American taxpayers (lol, he thinks the tax code is "fascist" because it taxes the wealthy so much). A saint, he ain't.

AND SO MODEST. Direct quote: “Armed with a big pair of *cojones*, financial smarts, and plenty of charm, I’d made millions of dollars [at the Swiss bank].”

And he’s so fucking entitled and so blind about that fact. He talks about how he always believed in the American justice system, and thought it was fair and righteous, until his own run-in with them.

Lol, you thought that? Really? And it took you, personally, being convicted (and released just 30 months later) to realize it? And he’s white and was a multi-millionaire before he got arrested. Did it seriously never even occur to him that poor, black people were getting arrested for a reason *other* than justice?

Here is a very abbreviated catalog of the shitty things this man says:

1. He calls one of his ex-girlfriends (who is Brazilian) “exotic.” THIS IS SO WHITE AND CREEPY.
2. Direct quote; the only edit I made was to CAPS LOCK THE ABSURD PART: *"We'd hop in my fire-red Ferrari 550 Maranello . . . my swiss chalet wasn't so special unless you're partial to magnums of Laurent-Perrier champagne, fresh beluga caviar, or boxes of Churchill cigars flown in from Havana. I guess it was nice if you like Swiss chocolates, Audemars Piguet watches, Brioni suits, and GORGEOUS GIRLS WHO CARE ONLY ABOUT PLEASING YOU."*
- Let. That. Sink. In. He lists HUMAN BEINGS like they are OBJECTS FOR HIS PLEASURE. Like they’re cigars or suits or GODDAMN FOOD.
3. He breaks up with his girlfriend when he gets a new job in another city, but he isn’t worried because he knows “the types of women” he’s going to meet and that he’ll “soon be over her.” Because, obviously, hot women are all exactly the same and you can just trade them in or upgrade as needed.
4. For Bradley Birkenfeld, men have “strong work ethics” or are “American heroes”—women have “beauty” or “sweetness” or, god forbid, “manners.”
5. He played the orgasm scene of *When Harry Met Sally* when one of his coworkers locked down a deal, but *"that only happened once—a lady in the office, of Middle East extraction, complained."* Sexist, elitist—I was getting worried we wouldn’t get racist in there, too!
6. He talks about how a lot of Jews died in the Holocaust but their money didn’t, “to the benefit of Swiss banks.” Please, sweet mother of Jesus, tell me that didn’t really get printed in a real book.
7. His condo, worth millions, had a sign that read “Strong Ale and Loose Women” on the door.
8. Obviously, because it’s Bradley Birkenfeld, he refers to a woman judge as a “Judge Judy-type.” Simply *no*.
9. He refers to all women—and *only* women—as “my dear” and “darling.” No men.
10. Especially his “beautiful young” assistant—who, he was quick to say, he “never touched”—“she was much too fine an assistant.” They “teased here and there, but it was always hands-off.” Puke. So you sexually harassed your employee? The worst part is, he genuinely seems to think he’s a great guy for not putting hands on his employee. Bare minimum, Brad.
11. Every single woman who appears is defined by her appearance and little else. Literally, every fucking

page we encounter a “beautiful” or “gorgeous” or “pretty” or “slim” or “provocative” or “sexy” woman, with a “slim body” or a “magnificent chest” or a “curvy figure” or “endless legs” or “Latina charm”. This guy is TRASH. Full stop.

It gets even worse when he tries to describe women he doesn't like. For instance, a woman who worked in the US Department of Justice, is described as *“bulging from a Kmart brown suit, with tiny dark eyes and a permanent frown beneath a lifeless flat hairdo; she seemed dumb as a box of rocks.”*

Later, she says to him, *“You're no whistleblower! You're nothing but a tipster!”*

In response, he thinks, *Excuse me? Did we have some horrible one-night stand I don't remember?*

HE EVEN MANAGES TO SEXUALIZE SOMEONE HE HATES.

A short time later, she says something mockingly to him, and he goes, *I was already thinking I'd like to dive over the table and choke the stupid bitch, but I ignored her.* What a goddamn psychopath.

[He also later says the same woman is like her male colleague's pet dog. FUCKER.]

12. *“Ten girls are standing there, with comely smiles and manicured fingers on cocked hips. Mauro grins at me. ‘Choose anyone you want, Bradley. It’s all on me.’ It’s hard to choose. They’re all gorgeous and naked. So that’s why I couldn’t just walk away from [the fraud]. It was too much fun, and way too profitable.”*

I rest my case. Burn this book.

Tyler Wright says

Truly impressive book, the author lays out his entire career from the states to Switzerland. A lot of unraveling to what truly happen in swiss secrecy but well worth the read. Birkenfield gives empowering evidence to all his account with UBS, Credit Suisse, and State Street. A good read for someone who is in the financial industry or banking. Also a good read for someone interested in american banking laws and trials and tribulations!

Neil says

I received a free copy via Netgalley in exchange for a honest review.

This is a scary insight into the world of banking.

An absolutely amazing read which will leave you wondering who should you trust with your money!!
This may leave you hating the author.

Gary F says

Nothing more than a vanity project

Hugely disappointing book that I was really looking forward to reading. Instead of giving inside info on the inner workings of Swiss banking and the fraud associated with it we get a nonstop rant by a guy who seems every bit as unlikable as the criminals he exposed. So much of this book really seems shallow and incoherent so don't make same mistake I made and buy it thinking it will be one of those great inside story exposé. The hypocrisy of the author it's pretty repulsive and just adds to the disappointment that this nonstop angry rant of a book turned out to be.

Athan Tolis says

It is nigh-on impossible to like Bradley Birkenfeld. I almost quit reading his book more than once, because I really could not stand him. He comes across as vapid, self-centered, self-aggrandizing, juvenile, sexist and, frankly, dumb. His favorite topic, right through the book, is his good self. The way he sees it, the world revolves around him. And it largely consists of cars, cigars, legs and swimming pools.

More damningly, and for all the talk about right and wrong, the impression I came away with from the book is that the original motivation Birkenfeld had to blow the whistle on UBS was to humiliate his former boss. If you're wondering who the "Lucifer" is who gave his name to the book, that's Bradley Birkenfeld's supervisor at UBS, which is what makes the author "Lucifer's Banker." Lucifer is some private banker in Switzerland, it turns out. Eat your heart out, Robert deNiro.

The heroic acts recounted here include giving up to the US government the list of all clients who entrusted him with their secrets, often as a result of his having made the first approach. And the man shows no style whatsoever when he gloats that his estranged client's son died. He even quips something about death and taxes that left a terrible taste in my mouth.

Guess what, folks, the guy is a total saint if you compare him with the system he foolishly decided to confront (and naively thinks he has beaten) and I spent the last one third of the book cheering for him with everything I had.

GO BRAD!

If you want to understand how the justice system goes about meting out justice, if you want to get into the head of a DOJ investigator and understand his motivations, if you did not know how Eric Holder earned his wings (or if you have any doubts about how his current "investigation" of Uber will go), if you need to understand what "revolving door" means between the justice system and the wealthier members of the private sector, if you'd like a glimpse of the head-of-state level of quid-pro-quo between the US and Switzerland, if you want to know who Obama was playing golf with as the judge was sending Birkenfeld to the slammer for three years, it's all here. It really is.

And it's damning and devastating, of course.

So after having spent most of the book thinking to myself "this woman you just talked about, please please don't tell me if you slept with her," or "I really don't care if your friend has a helicopter," I spent the last bit dying to hear how he dealt with the low-life prosecutor from the DoJ, marvelling at how he put the jail guards in their place, trembling that somebody would hurt him and cheering for him when he got his just reward. At the end of the day, the man's a fighter and he took on a rigged system and, much as he did it for himself, he also did it for all of us. Bravo!

In truth, there could not possibly have been a better author for this book. It is by dint of having been delivered by so distasteful a messenger (and, for all his protestations to the contrary, so tangential a messenger: 20 billion is nothing compared to the 5-10 trillion that's hiding beyond the taxman's reach) that this indictment of our system brings home the message loud and clear:

The fish stinks from the head.

Ashok says

This is, in my view, more a story about the author's experience with what he calls "corruption" in sections of the US government than Swiss bank secrecy itself. Perhaps I have some inherent views and biases as a Swiss resident, but that is what I think.

It moves at breakneck speed and some of the (Boston?) phrases used to describe situations are pretty colourful.

Cat says

Not my favorite. Author is someone I could not admire for being a whistle blower (self-serving, arrogant, played the same system until it no longer wanted him, then he needed revenge). But at the same time Yeah! I'm glad someone made the self serving banking system pay! Ugh!! Worth a read if you are into this type of thing.

Xavier Shay says

In the hands of a good journalist this could have been 5 star material. Author becomes investment banker, makes a killing in Switzerland helping US citizens evade taxes, whistleblows the whole thing, spends 3 years in jail, gets \$100M reward from the IRS for the largest ever recovery of taxes.

Unfortunately the author spends the entire book trying to convince you that he's a rich angry douche bag, and it's nearly unreadable. I was begging the judge to put him away.

Debbie's Book Vlog says

Really liked this book and its insight into Swiss banking. Really, it makes me a little afraid of what banks might really be like.

Bradley is an American citizen living in Switzerland and is a private banker. Attracting hundreds of millions of \$\$\$ the private world of Swiss banking. Eventually circumstances become such that Bradley decides to become a whistle-blower in the US and expose the long hidden secrets of private banking in Switzerland. Eventually winning a \$104 million whistle blower payment.

While I find Bradley arrogant and parts of his book a little on the self centered side, amazing story he brings public and I am a little taken back that he becomes the main person the Department of Justice decides to prosecute. And you won't believe some of the hidden politics he brings up.

I received a free copy of this book from NetGallery for an honesty review.

Candy says

Lucifer's Banker by Bradley Birkenfeld (3 Stars)

Thank you to the publisher and NetGalley for an advance copy of this book in return for an honest review.

This tell-all tale of Swiss banking and tax evasion by the super-wealthy is written in the same vein as Frank Abagnale's *Catch Me If You Can*. You need to get past the author's arrogance (and, wow, there's a lot of that!), self-serving interests and smarter than thou attitude and just take in the story. At the beginning, I was ready to just give up as the author is so pretentious and pompous, but then I realized that if he hadn't been, there wouldn't be a story after all because "normal" people don't behave in such a manner.

Birkenfeld is a banker working for UBS in Switzerland, living a life of luxury. He's happy to do so, and makes no apologies for breaking the rules. It's what keeps him in the cars, watches and jet-setting lifestyle he craves. However, once he realizes he may be the fall guy, he turns whistleblower. Birkenfeld was later prosecuted and spent time in a low-security prison. After his release, he received a \$104 million reward, which was a percentage of the taxes the IRS was ultimately able to collect.

Read the story and you be the judge. Did he deserve prison time? Did he deserve a reward for his dirty deeds? What about the U.S. judicial system and corruption? Politics and its machinations?

I can see this being a movie soon.

<https://candysplanet.wordpress.com/>

Rick says

This book read like fiction but is a true story. Using a breezy, casual tone the author brings the reader through the complex world of secret Swiss banking, leaving you with a deeper understanding of this mysterious high rolling world. Throughout the story I felt like I was there living it with him. (Just my opinion.)

stoictrader says

Used 25% rule and dropped this book. Skimmed through the remaining 75% to get to the end. Good for him that he got reward, he deserves it but book is written very badly and it doesn't help that guy is narcissistic snob. If you can't root for the central character then there is no hope. When I took the book all I wanted to

know was how Swiss handle their bank affairs and secrecy, intricate relationship with IRS. from private bankers perspective if he would have gone much deeper into his emotional side and conscience it would have been far more enjoyable Instead, all we get is his flashy lifestyle and repeated reference of his fighting spirit thanks to his 4 years in private military school. Book has literally no depth, even quotes are only from movies which only state things with style, no deeper meaning, nothing. Every line in the book feels like a B grade over the top movie.

Nefertiti Strong says

It is rare to read a brutally honest story that has such a close reflection up the systems of government at play in our day to day lives.

The average American has no clue what their tax dollars should be doing or could be doing. If wealthy people & corporations were willing to pay what they weigh our society would be less desperate for the basics, but they are incentivized by corrupt officials whom only seek to keep their homes and cars paid for / bank accounts padded of the working class.

I read this book while living in Germany, yes an expat of 3 years and my reasons are very similar to the author for departing. Finding corruption in places that tear at the lining of your gut is one thing we have in common. Me, a cancer survivor who decided to fight for people less fortunate than myself, 1 year after being diagnosed I entered the life of philanthropy, as a producer and director I found the most corrupt underhanded people Id ever been exposed to. My father (RIP DAD) and brothers are bail bondsmen so I'm no stranger to crooks, I'm from Chicago and lived in NYC for years so no stranger to the mob like mentality of the ruling parties, and even both parties of our system the Democrats and Republicans both corrupt. Like the author, I decided to take on the snake pit of philanthropy crooks, I won't name the million and billionaires, but let's just say I swiftly lost that battle. The audacity of little me indulging in a system endorsed by multi-millionaire bankers whos plans lets just say we're not about healing the world, I was bold and alone at the end of the fight. I did not get a check but I blew my whistle as loud as I could...

I was devastated to find corruption reaching so far into the banks, the agencies, the talent the NGO orgs and some of the largest nonprofits in America, that your head would spin. So like a true African American, I fought until the rug was pulled out from under my ass.

Like the book author, I decided that in order to live my best life it would have to be outside the corruption of the lion's den of which I was born. I have since departed from the country that brought my great-grandparents over on a boat.

The Book:

I recommend this truth to power story for a few reasons, Mainly listed below

Exhibit 1) If you want to get fired up about the corruption in the DOJ, as it is today run by a man Martin Luther Kings wife despised so much she wrote a letter the Senate, who refused to allow the letter to be read before J Session was sworn in says it all. Mr.(Country Ass) Sessions, who lied during his walk into the DOJ, Mr. I don't recall speaking with the Russians, Mr recuses my self, continues to forget the shit he says. He like the liars the author exposed need to be taken out of government. So when you read this book it will back up the feelings you have about our good old corrupt DOJ being run by the ex-lawyers of corrupt swiss banks living their best lies in the good old USA.

Exhibit 2) If you like it when authors are balls to the wall, and willing to Speak truth to power even when it means going to jail and being undermined by the very people you seek help from, well reading this book will give you a thrust of adrenalin.

If you want to be revved up and revitalized & reminded that you can survive anything read this book...

Thanks, Bradley
