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**From:** Vinita Advani [REDACTED]  
**Sent:** 9/12/2018 10:29:09 AM  
**To:** Daphne Cales [REDACTED]; Bradley Gillin [REDACTED]; Vijay-A Sawant [vijay-  
[REDACTED]]; Richard Iarossi [REDACTED]  
**CC:** Holger Pauco-Dirscherl [REDACTED]; 'Holger Pauco-Dirscherl' [REDACTED]  
[REDACTED]; Derek St-Hilaire [REDACTED]  
**Subject:** Discussion : Gratitude America Ltd  
**Location:** Dial In + [REDACTED]  
**Start:** 9/14/2018 10:30:00 AM  
**End:** 9/14/2018 11:00:00 AM  
**Show Time As:** Tentative  
  
**Recurrence:** (none)

*Vijay,*

*Can you please set some time for all of us to discuss tomorrow? I received some clarity from the ABR team. Thank you.*

Kind regards,  
Daphne Cales



**Daphne Cales**

Director | Banking Services & Branch Manager

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*Passion to Perform*

**From:** Vijay-A Sawant  
**Sent:** Tuesday, September 11, 2018 9:29 AM  
**To:** Daphne Cales [REDACTED]  
**Cc:** Vinita Advani [REDACTED]  
**Subject:** FW: Rejection Points KYC # - [REDACTED]  
**Importance:** High

Hi Daphne,

As discussed on call today, following are case rejections we have received from KG. Point 1 identifies the donor as UBO and this info can be verified from Pg 53 of the US Addendum, relevant paragraph provided below for reference. Also attached in this email are the Form 990's for year's 2014, 2015 & 2016. You can see that the \$10mn donation was received in 2015. Previously approved KYC Case [REDACTED] was approved in Aug 2017 where this donor was not identified. Why is this an EDR now? Please advise how to proceed with this?