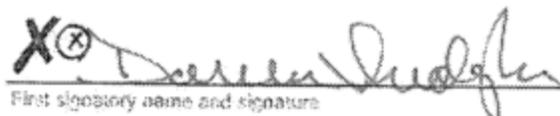Deutsche Bank
Aktiengesellschaft

Dear Customer,

With the following „Depositor Information Sheet", we wish to inform you – pursuant to Section 23a (1) of the German Banking Act (Kreditwesengesetz [KWG]) – about the statutory Deposit Guarantee Scheme. Please note details of the separate contractual Deposit Protection Fund (Einlagensicherungsfonds) of the Association of German Banks (Bundesverband deutscher Banken) are available at www.bankenverband.de/einlagensicherung. This information sheet provides detailed information on the statutory Deposit Guarantee Scheme only.

Depositor Information Sheet

Deposits at the Deutsche Bank AG are protected by:	Entschädigungseinrichtung deutscher Banken GmbH[1]
Limit of protection:	EUR 100 000 per depositor per credit institution[2]
If you have more deposits at the same credit institution:	All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of EUR 100 000[2]
If you have a joint account with other person(s):	The limit of EUR 100 000 applies to each depositor separately[3]
Reimbursement period in case of credit institution's failure:	7 working days[4]
Currency of reimbursement:	Euro
Contact:	Entschädigungseinrichtung deutscher Banken GmbH Burgstraße 28 10178 Berlin Germany Telephone: +49 (0)30 59 00 11 960 Email: info@edb-banken.de	Postal address: Postfach 11 04 48 10834 Berlin
More information:	www.edb-banken.de

Acknowledgement of receipt by the depositor:	Company / Name of the Depositor: Gratitude America, Ltd
X⊗ _(signature)_ First signatory name and signature	Second signatory name and signature

Additional information

[1] Your deposit is covered by a statutory Deposit Guarantee Scheme and a contractual Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would in any case be repaid up to EUR 100 000.

[2] If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum EUR 100 000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with EUR 90 000 and a current account with EUR 20 000, he or she will only be repaid EUR 100 000.

[3] In case of joint accounts, the limit of EUR 100 000 applies to each depositor.

Deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of EUR 100 000.

In the cases listed in Section 8 (2) to (4) of the German Deposit Guarantee Act (Einlagensicherungsgesetz), deposits are protected above EUR 100 000. More information can be obtained from the website of Entschädigungseinrichtung deutscher Banken GmbH at www.edb-banken.de.

[4] Reimbursement
The responsible Deposit Guarantee Scheme is:

Entschädigungseinrichtung deutscher Banken GmbH
Burgstraße 28   Postal address:
10178 Berlin   Postfach 11 04 48
Germany   10834 Berlin

Telephone: +49 (0)30 59 00 11 960
Email: info@edb-banken.de
www.edb-banken.de

It will repay your deposits (up to EUR 100 000) within 7 working days.

If you have not been repaid within this deadline, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. More information can be obtained from the website of Entschädigungseinrichtung deutscher Banken GmbH at www.edb-banken.de.

Other important information
In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.