

Subject: Re: J. Epstein KYC Updates: Additional signer [I]
From: Janice Franklin <[REDACTED]>
Date: Tue, 04 Mar 2014 11:25:46 -0500
To: Amanda Kirby <[REDACTED]>

Classification: For internal use only

Ok. Just to clarify. The email below should read "we would not approve a KYC where Mr. Epstein had given instructions to add Mr. Indyke to [REDACTED] account on the basis that Mr. Epstein does not have authority over her account."

Regards,
Janice P. Franklin

(Embedded image moved to file: pic20894.gif)

Janice Franklin, CAMS, CFSA, CFIRS
Vice President | AML Compliance Officer

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Compliance
60 Wall Street, 10005-2836 New York, NY, USA
Tel. [REDACTED]
Fax [REDACTED]
Email [REDACTED]

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From: |
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| Amanda Kirby/db/[REDACTED]
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To: |
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| Janice Franklin/db/[REDACTED]
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Date: |
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| 03/04/2014 10:56 AM
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Subject: |
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| Re: J. Epstein KYC Updates: Additional signer [I]
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Classification: For internal use only

Janice,

Ok. Thank you for your help with this. I'll get an updated signed letter or go the legal route.

Kind regards,
Amanda Kirby

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Amanda Kirby
Associate

Deutsche Bank Trust Company Americas
Deutsche Asset & Wealth Management
345 Park Avenue, 10154-0004 New York, NY, USA
Tel. [REDACTED]
Fax [REDACTED]
Email [REDACTED]

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>----->
| From: |
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| Janice Franklin/[REDACTED] |

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| To: |
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| Amanda Kirby/db/[REDACTED] |

>----->
| Cc: |
>----->

| Jacqueline Lightbody/db/[REDACTED] |

>----->
| Date: |
>----->

| 03/04/2014 09:32 AM |

>----->
| Subject: |
>----->

| Re: J. Epstein KYC Updates: Additional signer [I] |

Classification: For internal use only

Amanda:

We would approve a KYC where Mr. Epstein had given instructions to add Mr. Indyke to [REDACTED] account on the basis that Mr. Epstein does not have authority over her account.

I am sending the KYCs back to you. Please provide us with more specific instructions as outlined in my previous email or provide us with a email from Legal stating that they are okay with Mr. Epstein letter from a legal perspective.

Regards,
Janice P. Franklin

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Fax [REDACTED]
Email [REDACTED]

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| From: |
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| Amanda Kirby/db [REDACTED] |
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| To: |
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| Janice Franklin/db/[REDACTED] |
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| Date: |
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| 03/03/2014 02:19 PM |
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|----->
| Subject: |
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|----->
| Re: J. Epstein KYC Updates: Additional signer [I] |
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Classification: For internal use only

I understand the broadness of the letter but I don't see how darren could be added as jeffrey is not authorized on her accounts. It would be impossible to add him to that account without her signature. Is that not sufficient for the kyc purposes?

----- Original Message -----

From: Janice Franklin
Sent: 03/03/2014 02:05 PM EST
To: Amanda Kirby
Cc: Jacqueline Lightbody
Subject: Re: J. Epstein KYC Updates: Additional signer [I]
Classification: For internal use only

That was my guess. The point I wanted to make is given how the letter is written Mr. Indyke should be added to [REDACTED] account. Why? Because the letter states ". . . to give Mr. Indyke signing authority . . . on all accounts associated with the Southern Financial Relationship. [REDACTED] account is associated with the Southern Financial Relationship.

I recommend that Mr. Epstein sends you another letter listing the specific accounts he wants to update or he could broadly write he would like Mr. Indyke added to the accounts in his (Mr. Epstein's) name and where he is the ultimate beneficial owner. If the instructions are written in this manner, [REDACTED] account would not be an issue.

Regards,
Janice P. Franklin

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Email [REDACTED]

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From: |
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| Amanda Kirby/db/dbcom
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To: |
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>-----
| Janice Franklin/db/dbcom@DBAmericas,
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Date: |
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| 03/03/2014 01:29 PM
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Subject: |
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>-----
| Re: J. Epstein KYC Updates: Additional signer [I]

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Classification: For internal use only

Hi Janice,

No. [REDACTED] accounts will not be added as Jeffrey Epstein is not a signer. I submitted a number of KYC updates to add Darren. They should all be in your queue.

----- Original Message -----

From: Janice Franklin

Sent: 03/03/2014 01:00 PM EST

To: Amanda Kirby

Subject: Re: J. Epstein KYC Updates: Additional signer [I]

Classification: For internal use only

Hi Amanda:

On DBForce, there are several accounts under the "Southern Financial Relationship". E.g., [REDACTED] accounts are listed under that relationship. Will Mr. Indyke be added to her account as well?

Regards,
Janice P. Franklin

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Janice Franklin, CAMS, CFSA, CFIRS
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60 Wall Street, 10005-2836 New York, NY, USA
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Fax [REDACTED]
Email [REDACTED]

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From: |
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| Amanda Kirby/db/[REDACTED]
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To: |
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| Janice Franklin/db/[REDACTED]
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Date: |
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| 03/03/2014 12:30 PM
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Subject: |
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>----->
|Re: J. Epstein KYC Updates: Additional signer [I]
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Classification: For internal use only

Hi Janice,

Luckily I was visiting friends and have been with them at their house instead of at the airport!

I spoke with Jeffrey and he said he wanted Darren added to all of his accounts including his personal and Southern Trust. They do most wires out of his personal account and he wants Darren to be able to sign for them. I also am still under the impression that his personal and ST accounts are under the Southern Financial Relationship as that is how I see them on DBForce.

Does this help?

----- Original Message -----

From: Janice Franklin

Sent: 03/03/2014 12:15 PM EST

To: Amanda Kirby

Cc: Jacqueline Lightbody

Subject: Re: J. Epstein KYC Updates: Additional signer [I]

Classification: For internal use only

Hi Amanda:

So sorry to hear you are stuck. Hopefully, you're not stuck in the airport but in your hotel room. Let's see if we can address my questions via email.

Did you assist Mr. Epstein with the drafting of his letter which states that Mr. Indyke should be added as an additional signer "on all accounts associated with [the "Southern Financial Relationship"]? If I take the letter literally, Mr. Indyke should not be added to all of Mr. Epstein's accounts. How do you know it was Mr. Epstein's intent to add Mr. Indyke to all his accounts given that all accounts are not under the "Southern Financial Relationship"?

Thanks.

Regards,
Janice P. Franklin

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Fax [REDACTED]
Email [REDACTED]

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From: |
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|Amanda Kirby/db/[REDACTED]
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| To: |
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| Janice Franklin/db/ [REDACTED] |
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| Date: |
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| 03/03/2014 11:50 AM |
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| Subject: |
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|----->
| Re: J. Epstein KYC Updates: Additional signer [I] |
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Classification: For internal use only

Hi Janice

I'm stuck in Nashville since my flights were cancelled. May I help via email?

----- Original Message -----
From: Janice Franklin
Sent: 03/03/2014 09:26 AM EST
To: Amanda Kirby
Subject: J. Epstein KYC Updates: Additional signer [I]
Classification: For internal use only

Good morning Amanda:

Please give me a call when you get a chance.

Regards,
Janice P. Franklin

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Janice Franklin, CAMS, CFSA, CFIRS
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Email [REDACTED]

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| From: |
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| Amanda Kirby, [REDACTED]

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| To: |

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| Janice Franklin/db/[REDACTED]

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| Cc: |

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| Jacqueline Lightbody/db [REDACTED]

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| Date: |

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| 02/28/2014 09:08 AM

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| Subject: |

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| Re: Additional signer

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Classification: Public

Hi Janice,

I'm out of the office today so cannot check on DBForce but I do know that when I go to Southern Financial Relationship and view the hierarchy of the relationship that Jeffrey Epstein and Southern Trust fall under it. If you would like I can ask someone in the office to send you the GCIS number for Southern Financial Relationship.

Best,
Amanda

----- Original Message -----

From: Janice Franklin

Sent: 02/27/2014 04:02 PM EST

To: Amanda Kirby

Cc: Jacqueline Lightbody

Subject: Re: Additional signer

Classification: Public

Amanda:

In conjunction with our review of KYC [REDACTED] I saw that the letter to add Mr. Indyke stated that he should be added "on all accounts associated with the [Southern Financial Relationship". How did you determine that the Southern Financial Relationship included Mr. Epstein's personal accounts and those for Southern Trust"? The relationship name for KYC [REDACTED] is listed as "Epstein, Jeffrey"

Regards,
Janice P. Franklin

EFTA01401184

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Email [REDACTED]

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From: |
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| Amanda Kirby/db/[REDACTED] |
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To: |
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| Janice Franklin/db/[REDACTED] |
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Cc: |
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| Jacqueline Lightbody/[REDACTED] |
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Date: |
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| 02/26/2014 09:16 AM |
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Subject: |
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| Re: Additional signer |
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Classification: Public

Hi Janice,

Apologies. I found the correct KYC. It is # [REDACTED]

Kind regards,
Amanda Kirby

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Amanda Kirby
Associate

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345 Park Avenue, 10154-0004 New York, NY, USA
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Email [REDACTED]

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>----->
> From: |
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>----->
> |Janice Franklin/[REDACTED]
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> To: |
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> |Amanda Kirby/db/[REDACTED]
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> Cc: |
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> |Jacqueline Lightbody/db/[REDACTED]
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>----->
> Date: |
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> |02/25/2014 05:36 PM
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>----->
> Subject: |
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>----->
> |Re: Additional signer
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Classification: Public

Did I miss it? KYC [REDACTED] does not list Mr. Beller as a signer on Mr. Epstein's accounts. Maybe there was an update to KYC [REDACTED]?

Regards,
Janice P. Franklin

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Email [REDACTED]

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>----->
> From: |
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> | Amanda Kirby/db/[REDACTED]
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> To: |
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> | Janice Franklin/db/[REDACTED],
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> Cc: |
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> | Jacqueline Lightbody/db/[REDACTED]
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> Date: |
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> | 02/25/2014 05:31 PM
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> Subject: |
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> | Re: Additional signer
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Classification: Public

Hi Janice,

Yes. It is an update of KYC [REDACTED]. Mr. Beller is already a signer of Jeffrey Epstein's accounts. Darren Indyke is being added to all of the accounts under this relationship including all Southern Trust accounts

Kind regards,
Amanda Kirby

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Amanda Kirby
Associate

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Deutsche Asset & Wealth Management
345 Park Avenue, 10154-0004 New York, NY, USA
Tel. [REDACTED]
Fax [REDACTED]
Email [REDACTED]

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>----->
> From: |
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| Janice Franklin/db, [REDACTED]

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> To: |
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| Amanda Kirby/db [REDACTED]

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> Cc: |
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| Jacqueline Lightbody/db, [REDACTED]

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> Date: |
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| 02/25/2014 05:28 PM

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> Subject: |
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| Re: Additional signer

Classification: Public

In conjunction with our review of KYC # [REDACTED], please let us know which previously approved KYC is being updated. Is it KYC # [REDACTED]? Is Mr. Indyke being added to the Southern Trust Company accounts as well? Are both Mr. Beller and Indyke being added to Mr. Epstein's accounts?

Regards,
Janice P. Franklin

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Fax [REDACTED]
Email [REDACTED]

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>----->
> From: |
>----->

> | Amanda Kirby/db/[REDACTED] |
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> To: |
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> | Janice Franklin/db/[REDACTED] |
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> Date: |
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> | 02/25/2014 05:17 PM |
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> | Additional signer |
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Classification: Public

Hi Janice,

I will resubmit all the KYC's tomorrow morning but here is the missing attachment for all the rejected ones

[attachment "Darren Signing Authority LOA.pdf" deleted by Janice Franklin/[REDACTED]

Kind regards,
Amanda Kirby

(Embedded image moved to file: pic20295.gif)

Amanda Kirby
Associate

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Email [REDACTED]

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