Subject: FW: Account ████████ Overdraft for 8 days- ACTION REQUIRED [I]
From: Stewart Oldfield <████████████████████>
Date: Mon, 21 Mar 2016 11:17:28 -0400
To: Paul Morris <████████████████>
Cc: Jj Litchford <████████████████>,
    Melinda Roy <████████████████>

Classification: For internal use only

Please advise

From: Armen Brash
Sent: Monday, March 21, 2016 11:16 AM
To: Melinda Roy
Cc: Jj Litchford; Stewart Oldfield
Subject: RE: Account ████████ Overdraft for 8 days- ACTION REQUIRED [I]

Classification: For internal use only

Fee waiver approved…

Last week—I sent the below email to Paul:

"Paul

This account is still open…it hasn't been closed yet.

Is the transaction that overdrew the account a good transaction? If so, it should be covered from the new account, and then the account should be closed.

If the transaction that overdrew it was fraudulent, then the fraud procedures need to be followed so we can grant a provisional credit, then the account should be closed once the investigation is complete and the credit is made final (or assets recovered).""

Best,
Armen

_____

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Armen Brash

Director

Deutsche Bank Wealth Management

345 Park Avenue, 10154-0004 New York, NY, USA
Tel. ██████████   Fax ██████████
Mobile ██████████
Email ██████████

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Classification: For internal use only

Armen,

Please see below. This account was supposed to be closed last week but for some reason was not. I am looking into what happened now. Could we please have approval to waive the OD fee?

Sent: Monday, March 21, 2016 10:35 AM
To: Melinda Roy; Jj Litchford
Cc: ██████████████████████████████████████'; Kathryn J
Stanfield; Stewart Oldfield
Subject: RE: Account ███████ Overdraft for 8 days- ACTION REQUIRED [I]

Classification: For internal use only

Hi,

Since, the account has overdrawn and it's in OD for 8 days, so we would
require a financial teas either to wave or to charge fees with approval of
business line manager.

Kind regards,
Komal Shahani

_____

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Komal Shahani
Process Supervisor

DBOI Global Services Private Limited
COO Wealth Management Operations
A-1 & A-2, Evolve - Mahindra Technology Park,
Inside Mahindra World City - SEZ, 302029 Jaipur, India
Tel. ████████████
Mobile +███████████
Email ██████████████

Please send all the Banking related Queires to our new Group E-mail ID
████████████████████████████████

From: Melinda Roy
Sent: Monday, March 21, 2016 10:31 AM
To: Komal Shahani; Jj Litchford
Cc: ██████████████████████████████████████'; Kathryn J
Stanfield; Stewart Oldfield

Subject: RE: Account ▮▮▮▮▮ Overdraft for 8 days- ACTION REQUIRED [I]

Komal,

This account has fraudulent transactions and was supposed to be closed last week. I am looking into why it was not closed.

From: Komal Shahani
Sent: Monday, March 21, 2016 10:29 AM
To: Jj Litchford; Melinda Roy
Cc: ▮▮▮▮▮▮▮▮▮▮▮▮▮▮▮▮▮▮▮▮▮▮'; Kathryn J Stanfield
Subject: Account ▮▮▮▮▮ Overdraft for 8 days- ACTION REQUIRED [I]

Hi,

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Earlier today we received an overdraft referral form from Operations. Please be aware that this account has been in an overdraft status from more than five business days and, therefore, should be charged a fee.

You MUST take one of the below two action steps:

I.   Charge a $30 overdraft fee.

-Create a Financial Client Instructions-Banking TEAS case under the account in -DBforce.

-Enter the following language in the Description field in the Special Instructions section, "Charge a $30 overdraft fee."

-Select "Exempt" from the Instructions Via field in the Call Back Details section.

II.   Request/Enter a Waiver.

-Create a Financial Client Instructions-Banking TEAS case under the account in DBforce.

-Enter the following language in the Description field in the Special Instructions section, "Waive the $30 overdraft fee."

-Select "Exempt" from the Instructions Via field in the Call Back Details section.

Attach Business Manager email approval to case

Kind regards,
Komal Shahani

_____

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Komal Shahani
Process Supervisor

DBOI Global Services Private Limited
COO Wealth Management Operations
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Please send all the Banking related Queires to our new Group E-mail ID
██

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