

Subject: RE: Epstein account opening [I]  
From: Daniel Sabba <[REDACTED]>  
Date: Tue, 02 Feb 2016 07:39:20 -0500  
To: Todd Stevens <[REDACTED]>

It is a report done by kroll report that costs \$800 or so. RRC asked for it.  
See other email.

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

From: Todd Stevens  
Sent: Tuesday, February 02, 2016 03:51 AM Pacific Standard Time  
To: Daniel Sabba  
Subject: RE: Epstein account opening [I]

Classification: Public

Got it.. what is a ...external enhanced due diligence report?

From: Daniel Sabba  
Sent: Tuesday, February 02, 2016 11:38 AM  
To: Todd Stevens  
Subject: FW: Epstein account opening [I]

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

From: Daniel Sabba  
Sent: Monday, February 01, 2016 12:05 PM Pacific Standard Time  
To: Todd Stevens  
Subject: RE: Epstein account opening [I]

The issue is that JE was listed as president of Gratitude America Ltd in the entity's original articles of incorporation. Additionally, JE was listed as the source of funds in the initial KYC done by Paul's team.

When Ari reached out to Middle Office, they looked at the KYC and flagged

the request as "high risk" and asked us to get AML approval. As you recall, we already went to AML (Wayne Salit) to ask whether the account opening could be done. Wayne was the one who referred us to RRC.

When we went to the RRC, they requested an external updated Enhanced Due Diligence Report. The entire back and forth over the past week is on the request for this report, which is under Paul's review for sign-off.

In summary, first, the KYC does not reflect this is a separate relationship. Second, given the post-facto nature of the changes in the article of incorporation, I think AML/RRC are very likely to still require the due diligence report.

From: Todd Stevens  
Sent: Friday, January 29, 2016 4:59 PM  
To: Daniel Sabba  
Subject: Fwd: Epstein account opening [I]

Thoughts? What is JE's role here?

Begin forwarded message:

From: Paul Morris <[REDACTED]>  
Date: January 29, 2016 at 2:03:59 PM EST  
To: Todd Stevens <[REDACTED]>  
Subject: FW: Epstein account opening [I]

Classification: For internal use only

Todd, so why are we doing this? This should be separate relationship

Paul Morris

Managing Director

Deutsche Bank Private Bank

Office: [REDACTED]

Cell: [REDACTED]

From: Ariane Dwyer  
Sent: Friday, January 29, 2016 1:59 PM  
To: Paul Morris; Daniel Sabba  
Cc: Todd Stevens; Vahe Stepanian; Mark Frankel  
Subject: RE: Epstein account opening [I]

Hi Paul,

That is correct.

Best,

Ari

From: Paul Morris  
Sent: Friday, January 29, 2016 1:54 PM  
To: Ariane Dwyer; Daniel Sabba  
Cc: Todd Stevens; Vahe Stepanian; Ariane Dwyer; Mark Frankel  
Subject: RE: Epstein account opening [I]

Classification: For internal use only

So Ari we confirmed that JE is not an officer and not source of funding of this foundation correct? I'll look at form you sent over now. thx

From: Daniel Sabba  
Sent: Tuesday, January 26, 2016 1:18 PM  
To: Paul Morris  
Cc: Todd Stevens; Vahe Stepanian; Ariane Dwyer; Mark Frankel  
Subject: RE: Epstein account opening [I]

Paul, thank you for your note. We just double checked and Gratitude America's formation docs lists JE as president and the entity's KYC lists JE as source of funds. Please complete the request form whenever possible – Ari can help. Thank you, Daniel

From: Paul Morris  
Sent: Tuesday, January 26, 2016 12:59 PM  
To: Daniel Sabba  
Cc: Todd Stevens; Vahe Stepanian; Ariane Dwyer; Mark Frankel  
Subject: RE: Epstein account opening [I]

Daniel, isn't Gratitude America a 501-3c? Epstein is not an officer of this and don't think was funded with his \$. I'll be back in NY Thursday. If we still need to do the external due diligence on this one let me know and I can do over the phone with Ari and you can submit. Thanks

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

From: Daniel Sabba  
Sent: Monday, January 25, 2016 04:40 PM Eastern Standard Time  
To: Daniel Sabba; Paul Morris  
Cc: Todd Stevens; Vahe Stepanian; Ariane Dwyer; Mark Frankel  
Subject: RE: Epstein account opening [I]

Hi Paul – I hope all is well. We wanted to circle back on this form. Thank you, Daniel

From: Daniel Sabba  
Sent: Thursday, January 21, 2016 3:37 PM  
To: Paul Morris  
Cc: Todd Stevens; Vahe Stepanian; Ariane Dwyer; Mark Frankel  
Subject: RE: Epstein account opening [I]

Paul – I am CCing Mark Frankel, who is the best person to answer any questions on this document, as it was produced by his division.

Mark, can you please connect with Paul Morris with regards to his questions?

Best regards,

Daniel

From: Paul Morris  
Sent: Thursday, January 21, 2016 3:13 PM  
To: Daniel Sabba  
Cc: Todd Stevens; Vahe Stepanian; Ariane Dwyer  
Subject: RE: Epstein account opening [I]

Classification: For internal use only

Daniel, can you or Todd please call me to explain this document? Thanks

Paul Morris

Managing Director

Deutsche Bank Private Bank

Office: [REDACTED]

Cell: [REDACTED]

From: Daniel Sabba  
Sent: Thursday, January 21, 2016 11:03 AM

To: Paul Morris  
Cc: Todd Stevens; Vahe Stepanian; Ariane Dwyer  
Subject: Epstein account opening

Paul,

Per our conversation, the reputational risk committee has requested an external due diligence report as a step towards the approval for opening an account for Gratitude America. This report takes about eight business days to be completed, but we need you to please complete the attached request form to get it started.

The committee has informed us DB personnel cannot disclose to the client this matter is being evaluated for reputation matters. They have asked that, when inquired, we communicate to the client "we are in the process of internal due diligence to review the opening of this account, as it is done with all new accounts".

Ari can help fill in any information you need in this form.

Thank you in advance,

Daniel

Daniel Sabba

Deutsche Bank Securities Inc.

[REDACTED]

[REDACTED]

Email [REDACTED]

