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**From:** Thomas Klemm [redacted]  
**Sent:** 11/5/2018 9:42:03 AM  
**To:** Patrick Campion [redacted]; Susanne Sinek [redacted]; Michael S Jacoby [redacted]; Andrew Gallivan [redacted]; Steven Mattus [redacted]; Thomas Clarke [redacted]; Daniel-E Kaiser [redacted]; Dana Ponzio [redacted]; Claudinea Federovsky [redacted]; Ana-M Guzman [redacted]; Ailsa Briede [redacted]; Mamie Holland [redacted]; Mariacriselda Loleng [redacted]; Lisa Latino [redacted]; Joyce Tso [redacted]; Felipe Godard [redacted]; Donna Kerrigan [redacted]; Charlie Burrows [redacted]; Ashok Eastman [redacted]; George Crosby [redacted]

**Subject:** Update on KYC HR 2018  
**Attachments:** DBTCA - Notice to Clients - MRG Approved.docx

All,

I will be sending the below standard emails to all bankers and copy you for your bankers where clients have either not reacted or bankers could not commit a date by when client information would be available. Cut off date is as communicated the 15 Nov. After that the exit letters will go out (draft attached).

Entire list for transparency below.

Standard email

Dear XXX,

First, let me thank you for your ongoing efforts to address our HR KYC challenge. Demonstrating our ability to protect the franchise and bring the Americas in line with all other WM regions is pivotal for our growth strategy. For the first time we have a line of sight to closing the year at zero HR overdues. Let me add that it requires AFC approval to count a HR file as completed.

For the following clients of yours, the project team has been informed that the client will either not provide the relevant information by 15 November or did not commit to a due date. Given that the bank would not be in a position to continue business with those clients unless the KYC gets completed, those clients will receive an exit letter after 15 Nov (DBTCA draft attached).

If the missing information will be provided in time, those names will of course be removed from the list. Otherwise a letter must be send.

Please reach out to Emily Craig or Daphne Cales if information has / will be received and the file we be handed over to AFC in time. Please feel also free to contact me if need be.

Kind regards,  
Thomas

Thanks,  
T

**Reynaldo Figueredo**

Alfa Sca

Risper S.A.

Nirvana Capital International Limited