

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



Armen Brash
Director

Deutsche Bank Wealth Management

Passion to Perform

From: Melinda Roy
Sent: Monday, March 21, 2016 10:37 AM
To: Armen Brash
Cc: Jj Litchford; Stewart Oldfield
Subject: FW: Account [REDACTED] Overdraft for 8 days- ACTION REQUIRED [I]

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?

From: Komal Shahani
Sent: Monday, March 21, 2016 10:35 AM
To: Melinda Roy; Jj Litchford
Cc: [REDACTED]; Kathryn J Stanfield; Stewart Oldfield
Subject: RE: Account [REDACTED] 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.