

**To:** Jeffrey Epstein[jeevacation@gmail.com]  
**From:** [REDACTED]  
**Sent:** Thur 11/18/2010 6:18:06 PM

My friend Harry started and set up Private Banking for RBS, today he is Chairman of Managing Partners Coutts UK.  
He trusts me and discusses very confidentially with me what he should do. He says all UK private banks are terrible, he wants a change. I discuss with him to set up a new venture. He thinks about £ 1 billion of assets will follow him quickly. Harry is also the banker of PA.  
New venture would be perfect home for Chinese wealth as well - he loves the idea.  
Set up a JV with JPM?  
Or discuss JV with Tim Collins for Kleinwort?