

# CLIENT INFORMATION FORM INDIVIDUAL

FORM #CIF-122023

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Thank you for your interest in joining the JMMB Group. Certain information will need to be provided. Please see the Client Requirements Checklist for requirements for each territory.						
Kindly select territory where application is being completed  ☐ Jamaica (JA) ☐ Trinidad & Tobago (TT) ☐ Dominican Republic (DR)			Universal Client Number			
☐ Jamaica (JA) ☐ Trinidad & Tob						
	PERSON	AL INFORMATION				
Title (Mr. Ms. Mrs. Other)	First Name	Middle Name(s)	)	Last Name		
Alias (If applicable)	Mother's Maiden Name:			Gender: ☐ Male ☐ Female		
	ied □ Separated □ Commo	n Law 🔲 Divorced	l □ Widow	red		
Date of Birth (dd/mm/yyyy)	Country of Birth (Nationalit	cy) Country of	Citizenship	Country where tax is paid (tax residence)		
Are you a National of any other Count  ☐ No ☐ Yes  If Yes state:	country?   No  Y			Tax paid in any other country?    Yes    If Yes state:		
	_ State TIN:		Sta	te TIN:		
	POLITICALLY EX	XPOSED PERSONS (	PEP)			
Are you or any of your immediate family members (spouse*, child, step & adopted child, parents, siblings, child's spouse*) or their close business associates, a current or former Head of State, Head of Government, member of any House of Parliament, Minister of Government, member of the judiciary, military official above the rank of Captain, member of police above the rank of Assistant Commissioner, Permanent Secretary or Chief Technical Director in charge of a Government department/ministry/executive agency/ statutory body, official of any political party &/or director or CEO of any company owned by your country of residence or a foreign government?  No PYes If Yes in what capacity?  * including common-law						
Are you acting as a trustee for anothe	r in relation to the business rela-	lionship or one-on ti	ransaction cor	ncerned?		
	CONTAC	T INFORMATION				
Residential/Permanent Address (Proc	f of address required – no older	r than 3 months)				
Parish/City:	Parish/City: Zip Code/Sector: Country:					
How long have you been living at this addr	ess? If less than 10 years please in an 10 years	dicate previous addre	ss below.			
Previous address:						
Parish/City:	State:	Zip Code/Sector:		Country:		
Mailing address if different from residentia						
Parish/City:	State:	Zip Code/Sector:		Country:		
Telephone Numbers: Home: Work:		Mobile (1):	Mobile (2):			
Email address (1)	Email address (1) Email address (2)					
Preferred Method of Contact: Call: ☐ Home ☐ Work ☐ Mobile ☐ Email ☐ WhatsApp ☐ SMS						
EMPLOYMENT INFORMATION						
Primary Employment Status □ Full Time □ Part Time □ Retired □ Self Employed □ Student □ Unemployed □ Minor						
Industry/Sector:		on/Profession:		Start Date:		
Employer's Name (Business name if self-employed):						
Employer's Address:						
Parish/City: State: Zip Code/Sector: Country:						
CONTACT PERSON INFORMATION						
Name	Address		Fm=-11 - 1.1			
Relationship	Contact Numbers		Email addre	SS		

INCOME DETAILS & PROJECTED LEVEL OF ACTIVITY				
Income Range gross per annum (e.g. between \$100,000 - \$200,000)	What is the maximum projected level of activity within a year? (E.g. between \$100,000 - \$200,000)			
Expected transaction amounts and frequency (e.g. \$10,000 per month)  Currency: Amount:  Frequency:	Main source(s) of Funds/Income (How will you fund your account?)  ☐ Salary ☐ Investment ☐ Gift/Inheritance ☐ Pension ☐ Other:	Source(s) of Wealth (How have you accumulated your wealth?)  ☐ Salary ☐ Investment ☐ Gift/Inheritance ☐ Pension ☐ Other:		
Principal Bankers	Branch/Address of Principal Bankers			

### **ELECTRONIC INDEMNITY**

### TO: JMMB GROUP LIMITED and its subsidiaries and affiliated companies

GIFI - 012022

(including: Jamaica Money Market Brokers Ltd. (JMMB Investments); JMMB Bank (Jamaica) Limited; JMMB Investments (Trinidad & Tobago Ltd.); JMMB Bank (T&T) Ltd.); Banco de Ahorro y Credito JMMB Bank S.A.; JMMB Puesto de Bolsa S.A.)

### Authority and Indemnity re Electronic Mail and Verbal Instructions for Individual Clients

The term "JMMB Group" when used in this document means, collectively, JMMB Group Limited and all of its worldwide subsidiaries and affiliated companies, whether such subsidiaries and affiliated companies are now in existence or are subsequently formed or become affiliated with JMMB Group Limited.

I (your client) hereby authorize JMMB Group to act on instructions for the operation of my account(s) with JMMB Group (each, an "Account") which it receives by any of the methods approved by me below (hereinafter referred to as "the Instructions"). I understand and agree that there is an increased level of risk and vulnerability involved in JMMB Group acting on the Instructions received by oral communications or e-mail, and notwithstanding, desire that JMMB Group acts on the Instructions. In consideration of JMMB Group, any of its officers or agents or otherwise accepting the Instructions, whether such Accounts are individual or joint, or they currently exist or are subsequently opened or operated in my name, I agree:

- that JMMB Group may accept and act on the Instructions sent by me from time to time and I voluntarily and with full knowledge take and assume any and all
  risks associated with the Instructions. As such, I understand and agree that I, solely, will bear any financial (or other) loss that I may suffer as a result
  of JMMB Group acting on the Instructions, even where those Instructions may have been improperly or fraudulently sent or were forged,
  wrongfully altered or otherwise misused;
- 2. that whenever the Instructions are received by JMMB Group and purportedly sent by me (subject to specific signing instructions on the account, e.g. "any one to sign" or "all to sign"), JMMB Group shall have no obligation to check or verify the authenticity or accuracy of the Instructions or the identity of the sender or confirmer of the Instructions and may act on the Instructions as if they had been duly provided in writing under my signature or given by me in person at one of your offices. I understand and agree that I, solely, will bear responsibility if the Instructions are sent from an email that is breached or are improperly sent by someone who has access to the email from which the Instructions may be sent:
- 3. to irrevocably authorize JMMB Group to execute the Instructions immediately upon first receipt by any of the methods approved by me below or from time to time (e.g. email), and to debit my/our Account(s) with all sums of money whatsoever, interest on money, costs, charges and expenses which JMMB Group may incur or charge as a result of its complying with the Instructions. Where the Instructions are later duplicated or contradicted by instructions bearing signatures or given by me in person at one of JMMB Group's offices, JMMB Group may act on those instructions as well as the previous Instructions sent in accordance with this authorization. If this should occur I acknowledge that JMMB Group shall not bear any loss or damage resulting from acting on both sets of Instructions and I hereby agree to indemnify JMMB Group against all losses, liabilities, claims or damages which may arise. JMMB Group in line with good customer service may endeavor to assist me to rectify, however JMMB Group is not obligated to do so. Transactions involving a third party are at the sole discretion of that party to assist in rectifying;
- 4. that in acting on the Instructions, JMMB Group will at all times be deemed to have acted properly in executing the Instructions and to have completely performed all obligations owed to me, notwithstanding that the Instructions received by JMMB Group purportedly from me may have been initiated or communicated in error or fraudulently, or without or in excess of any required authority and notwithstanding any error or misunderstanding or lack of clarity in the terms of such Instructions. I agree that JMMB Group may execute any Instructions by reference to the account number only, even if the name on the account is also provided (including where there may be a discrepancy between the two). I shall at all times be bound by the Instructions received by JMMB Group and purportedly sent by me from time to time on which JMMB Group may act. JMMB Group will be deemed to have properly received the Instructions even if sent by someone who was not authorized to do so or are sent as a result of miscommunication or technological error;
- 5. that JMMB Group reserves the right, in its absolute discretion, not to act on the Instructions received in whole or in part. Without limiting that absolute power, JMMB Group may refuse to act on the Instructions if JMMB Group believes that the Instructions were fraudulently provided. In its sole and absolute discretion, JMMB Group may put the Instructions on hold pending further enquiry or further confirmation (whether written or otherwise) by me or another holder on the Account. JMMB Group shall in no event or circumstances be held liable in any respect for any costs or losses suffered from declining to accept or act on the Instructions or putting the Instructions on hold;
- 6. that notwithstanding the above, JMMB Group is not obligated to carry out such further enquiry or seek or obtain further confirmation (nor shall past acts of further enquiry or confirmation be deemed to impose an obligation at any time), and it may proceed to act in accordance with the Instructions and shall in no event or circumstances be held liable in any respect for any costs or losses suffered from so proceeding:
- 7. JMMB Group may from time to time change its policies in relation this authorization without notice to me. These policy changes include the types of instructions to which this authorization may or may not apply. Unless otherwise changed by JMMB Group, the policy is that this authorization will not apply to:
  - (i) changing signing instructions on accounts;
  - (ii) adding persons to existing accounts;
  - (iii) applications for cards (including debit and credit cards);

	(iv) (v) (vi)	legal documents effectir	locuments effecting, hypot ng JMMB Bank loan contra ies Depository (JCSD) Ple			
8.	claims, damages, din JMMB Group acting paragraph 5 above. I	ninution in value of property on the Instructions in whole	<ul> <li>costs, losses and expen- e or in part sent or having uch amounts to JMMB Gro</li> </ul>	ses of any nature whatsoever exercised (or failed to exe	er and howsoever arising rcise) the discretion conf	tions, proceedings, liabilities, g out of or in connection with ferred upon JMMB Group in This paragraph shall survive
9.	to be jointly and indiv	ridually liable under this autl	hority and indemnity in res	pect of any and all joint Acco	ounts;	
10.	holder(s) that are cur one joint Account ho undertake to inform a	rrently on or that may be ac lder is deemed to be notice all joint Account holder(s) of	dded to my Account for when to any/all other joint Account the execution of this author	ich this service will apply. I punt holder(s), and all joint a prization and its terms;	agree that notice of the t Account holders will be t	rms on me and any Account terms of this authorization to bound by the terms herein. I
11.	that I acknowledge th with JMMB Group;	at providing the Instructions	s is for my convenience and	I in my interest only and at m	y sole discretion and is n	ot a feature of my Account(s)
12.		n will operate to terminate a or by oral communications;	and supersede all previous	s authorities that I gave to J	MMB Group to accept in	nstructions on an account by
13.	authorization may be established to have be not affect JMMB Gro	e terminated by JMMB Gropeen, or potentially have be	oup immediately without nen, materially compromise	otice in the event JMMB of or breached; and provided	Group deems the securit of further that termination	provided, however, that this ty of the procedures hereby by JMMB Group or me shall h respect to any Instructions
14.				erms and conditions in this replacement which shall be to		erminate this authorization, I
15.	that this authorization JMMB Group is locat		onstrued in accordance wi	th and governed by the law	s of the country where t	the member company of the
		) for the transmission of Ins you must indicate either Ye		which are approved or not a	pproved by you by check	king the appropriate box. For
Method	of Transmission of	<u>Instruction</u>			Yes	No
1.		the means of transmitting ir veb hereinafter referred to a				
	Email Address:					
	Email Address:					
2.	understood by m	nmunication by telephone e that verbal instructions permitted by JMMB Grou	may only be provided			
			DECLARATION	& CONSENT		
informa provide It is he informa security	ation requests from ed may also be share reby agreed and ac- ation that is provided y breach before tran	regulators and other org ed with other companies cepted that JMMB Group I herein. JMMB will ensur sferring any personal da	anizations or individuals within the JMMB Group or reserves the right to core that the necessary tecta.	s who are legally entitled of the control of the co	to such information. I as data for marketing measures are in place	o be used to satisfy valid n addition the information g and research efforts any e to safeguard against any upon by the JMMB Group;

I confirm that by signing this form, I declare and acknowledge that the information given by me is correct and can be relied upon by the JMMB Group; also that I am authorizing the JMMB Group to take such steps as it may deem necessary to verify any of the information provided by me. I have read this form before signing and am aware of the obligations contained herein.

Client's Signature			_
Official 3 Orginature			
Date dd/mm/yyyy			

If documents were signed outside of JMMB's Office, this section is to be completed by any of the following, Justice of the Peace, Notary Public, Bank Manager or Attorney-at-Law.

I hereby certify that the signature(s) appearing on this form was/were affixed in my presence by the said person who presented satisfactory identification.

Name	Signature	Date dd/mm/yyyy



#### **FATCA CERTIFICATION**

Please indicate your status by signing at A or B below

## A. FATCA certification for Non-US Persons

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income to which this form relates or am using this form to document myself as an individual that is an owner or account holder at a foreign financial institution,
- The person named under the section entitled 'Personal Information' on this form is not a U.S. person,
- The income to which this form relates is:
  - a) not effectively connected with the conduct of a trade or business in the United States,
  - b) effectively connected but is not subject to tax under an applicable income tax treaty, or
  - c) the partner's share of a partnership's effectively connected income,
- The person named under the section entitled 'Personal Information' on this form is a resident of the treaty country where they indicated tax is paid (if any) within the meaning of the income tax treaty between the United States and that country, and
- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner.

I agree that I will advise the JMMB Group immediately if any certification made on this form is no longer valid.			
Signature of beneficial owner (or individual authorized to sign for beneficial owner)	Date	DD/MM/YYYY	
B. <u>FATCA Certification for US Persons</u>			
Under penalties of perjury, I certify that:  1. The Taxpayer Identification Number (TIN) provided is correct (or I am waiting for a number to be issued to be a subject to backup withholding because: (a) I am exempt from backup withholding or (b) I have		ified by the Internal Revenue Service (IRS	

backup withholding, and
3. I am a U.S. citizen, or other U.S. person (Including Green Card Holders or Persons with Substantial Us Presence e.g. Students)

Certification instructions - You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN.

that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to

Signature of US Person	Social Security Number (SSN)	Date DD/MM/YYYY

	FOR I	NTERNAL USE ONLY			
Subsidiary/Branch/Depa	artment:				
Documents Received fr	om Client (kindly attach to this form)				
Driver's Licence	☐ Passport ☐ Na	tional ID + Birth/Adoption Certificate	Marriage Certificate		
Resident/ Citizenship	Card Birth/Adoption Certificate Co	urt Order	☐ Voluntary Declaration		
Proof of Residential A	ddress Tax ID (or foreign equivalent)* No	tarized Picture + Birth Certificate (Minors only)	Decree Absolute		
Certificate of Loss of N	Nationality of the United States Mis	ssing Certificate of Loss of Nationality of the United Sta	ates Form		
*Provide all Tax IDs			,		
	Receiving Agent:	Signature:	Date (dd/mm/yy):		
FOR BRANCH	Input Agent:	Signature:	Date (dd/mm/yy):		
USE ONLY	Relationship Officer:				
	Risk Status:	Connected Party:			
	Low Medium High	Yes No			
FOR BRANCH/	If High Risk Approved by:	Signature:	Date (dd/mm/yy):		
COMPLIANCE	Compliance Notes:				
FOR CENTRALISED BUSINESS SUPPORT SERVICES	Input Officer:	Signature:	Date (dd/mm/yy):		
	Approving Officer:	Signature:	Date (dd/mm/yy):		
	Scanning Officer:	Signature:	Date (dd/mm/yy):		