



Client Information Form

Universal Client Number Assigned

To become a client of the JMMB Group the following information is required:

- 1. One (1) valid identification (Driver's License or Passport or National ID/Resident/Citizenship Card + Birth/Adoption Certificate);
2. Two (2) References from any of the following (only 1 internal reference is allowed): Notary Public/Justice of the Peace, Police Officer at or above the rank of Inspector, Minister of Religion, Lawyer, Medical Doctor, Chartered Accountant, Current Employer, Banker's reference, JMMB Group client of over two years, JMMB Team Member of over a year. Immediate family members cannot provide a reference.
3. Tax Registration Number or Foreign Equivalent.
4. Proof of Residential Address (Must have YOUR name and YOUR residential address on it and must not be older than 3 months)
5. Source of Funds
6. Minors (under the age of 18 years old) will be required to provide one (1) picture identification (Driver's License, Passport, Resident Card) or a notarized picture and their birth certificate.

PERSONAL INFORMATION

Title (Mr., Miss, Etc.) Full Name: (First) (Middle) (Last)
Alias (if applicable) Gender Male Female
Marital Status Single Married Separated Common Law Divorced Widowed
Date of Birth (dd/mm/yyyy) Country of Birth
Nationality Country of Citizenship
Are you a national of any other country? No Yes. If Yes state
Are you a citizen / permanent resident of any other country? No Yes. If Yes state
Country where tax is paid Do you pay tax in any other country? No Yes. If Yes state

Politically Exposed 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 Yes If Yes in what capacity?
\* including common-law

Are you acting as a trustee for another in relation to the business relationship or one-off transaction concerned? Yes No

CONTACT INFORMATION

Residential / Permanent Address (Proof of address required - no older than 3 months)

Parish/City State Zip Code Country

How long have you been living at this address? If less than 10 years, please indicate previous address below

Previous Address

Parish/City State Zip Code Country

Mailing Address (if different from residential address)

Parish/City State Zip Code Country

Tel No. (H) Tel No. (W) Tel No. (M) Fax

Email Address (1) Email Address (2)

Preferred Method of Contact Telephone (H, W, M) Email SMS

How many children do you have? D.O.B. of children DD/MM/YYYY DD/MM/YYYY DD/MM/YYYY DD/MM/YYYY

Hobbies Mother's Maiden Name

EMPLOYMENT INFORMATION

Primary Employment Status Full Time Part Time Retired Self Employed Student Unemployed Minor

Business Name (if self-employed is selected)

Industry Occupation/Profession

Job Title

Employer's Name

Employer's Address

Parish/City State Zip Code Country

**CONTACT PERSON INFORMATION**

Name ..... Relationship .....

Address .....

Parish/City ..... State ..... Zip Code ..... Country .....

Contact Tel No. (1) ..... Contact Tel No. (2) .....

Email Address (1) ..... Email Address (2) .....

**INCOME DETAILS & PROJECTED LEVEL OF ACTIVITY**

Income Range (gross per annum in JA\$)     Under J\$500,000.00     J\$500,000.00 – J\$999,999.99     J\$1 Million – J\$2,499,999.99  
 J\$2,500,000.00 – J\$4,499,999.99     J\$4,500,000.00 – J\$6,999,999.99     J\$7,000,000.00 – J\$10 Million     J\$10 Million and over

What is the maximum projected level of activity within a year? (e.g. between J\$100,000 - J\$200,000) .....

Expected transaction amounts and frequency (e.g. J\$10,000 per month, etc.) .....

Main source(s) of funds .....

Principal Bankers ..... Branch ..... Tel .....

Address of Principal Bankers .....

**INVESTMENT RISK PROFILE**

The products offered by JMMB to investors are classified in the range of low risk to medium risk for fixed income and money market products. Equity products are generally more volatile (riskier) than fixed income products. While diversifying your portfolio can reduce some risk, there is still some possibility of principal loss.

<input type="checkbox"/> Conservative (Low Risk)	I prefer an investment portfolio that has returns that are expected to be assured, and has little chance of falling below its original value.
<input type="checkbox"/> Moderate (Medium Risk)	I prefer an investment portfolio that is expected to yield high returns, but may have moderate fluctuations in value.
<input type="checkbox"/> Aggressive (High Risk)	I prefer an investment portfolio that is expected to yield very high returns, but may have significant fluctuations in value.

**REFERENCE INFORMATION**

Name of Referee 1	Contact Number	Reference Capacity (*Please note acceptable references stated above)	Years known to Referee	Is the individual known to the referee personally?
			<input type="checkbox"/> 1-5 Years <input type="checkbox"/> > 5 Years	<input type="checkbox"/> Yes <input type="checkbox"/> No

Name of Referee 2	Contact Number	Reference Capacity (*Please note acceptable references stated above)	Years known to Referee	Is the individual known to the referee personally?
			<input type="checkbox"/> 1-5 Years <input type="checkbox"/> > 5 Years	<input type="checkbox"/> Yes <input type="checkbox"/> No

**ELECTRONIC INDEMNITY (FOR JMMB BANK (JAMAICA) LTD. CLIENTS ONLY)**

I/We hereby authorise JMMB Bank (Jamaica) Limited to act on any instructions, which are received by JMMB Bank (Jamaica) Limited by any of the methods approved by me below. By signing to any of the methods (below) I/we agree to be bound by the terms of use outlined in the remainder of this document as applicable to that method of transmission of instructions approved by me below.

**METHOD OF TRANSMISSION OF INSTRUCTIONS**

FACSIMILE (FAX)     EMAIL     VERBAL (ORAL INSTRUCTIONS VIA THE TELEPHONE THROUGH THE CALL CENTRE ONLY)

This agreement is on the transmission from me/us regarding my/our account(s) held with your institution, subject always to such Fax, E-mail or verbal instructions approved by me, and received from me by such method(s) of transmission approved by me /us above, and being duly provided in accordance with the signing authority given to JMMB Bank (Jamaica) Limited by me/us.

In consideration of JMMB Bank (Jamaica) Limited, any of its officers, agents or otherwise acting in accordance with my/our instructions regarding my/our account(s) with you, via Fax, or E-mail or Verbally and provided that such instruction was received by any transmission method(s) approved above via I/we agree:

- that JMMB Bank (Jamaica) Limited may accept and act on any Fax and or E-mail and or Verbal instructions sent by me/us from time to time and I/we voluntarily and with full knowledge take and assume any and all risks associated with such request(s);
- that whenever Fax and or E-mail and or verbal instructions are received by JMMB Bank (Jamaica) Limited and purportedly sent by the authorized signers on an account (subject to specific signing instructions on the account, instructions from one (1) authorized signer will suffice) provided that one or all of the signers have signed to this agreement, JMMB Bank Limited shall have no obligation to check or verify the authenticity or accuracy of such Fax, and or E-mail and or Verbal instructions and may act on these instructions as if same had been duly provided in writing under the signature of me/us or given by me/us in person at one of your offices;
- to irrevocably authorize JMMB Bank (Jamaica) Limited to execute the transaction from my/our account(s) held with You immediately on receipt of the first Fax, E-mail or Verbal instructions regarding the transaction, and to debit my/our account(s) with all sums of money whatsoever, interest on money, costs, charges and expenses which the Bank may incur as a result of its complying with such

Fax and or E-mail and or Verbal instructions. JMMB Bank (Jamaica) Limited will not be held liable for subsequent Fax, E-mail or Verbal instructions to not proceed with the initial request **nor will JMMB Bank (Jamaica) Limited be liable for a duplication of the transaction based on the customer following up the E-mail or Fax with subsequent written instructions (for the same transaction) bearing original signatures.** JMMB Bank (Jamaica) Limited in line with good customer service will endeavor to assist me/us to rectify, however JMMB Bank (Jamaica) Limited 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 such Fax and or E-mail and or Verbal instructions, JMMB (Jamaica) Bank Limited will at all times be deemed to have acted properly in executing such transactions/instructions and to have completely performed all obligations owed to me/us, notwithstanding that such Fax and or E-mail and or Verbal instructions received by JMMB Bank (Jamaica) Limited purportedly from me/us may have been initiated or communicated in error or fraudulently and I/we shall at all times be bound by any instructions received by JMMB Bank (Jamaica) Limited and purportedly sent by me/us from time to time on which time JMMB Bank (Jamaica) Limited may act if JMMB Bank (Jamaica) Limited in good faith and in exercising the necessary duty of care believed that the instructions received by Fax and or E-mail and or Verbal instructions were authentic instructions from me/us;
5. that JMMB Bank (Jamaica) Limited reserves the right not to act on instructions received in whole or in part via Fax and or E-mail and or Verbal instructions, if JMMB Bank (Jamaica) Limited believes that such instructions were fraudulently provided and or may put the transaction on hold until it has carried out further investigation into the genuineness of the instructions. JMMB Bank (Jamaica) Limited shall in no event or circumstances be held liable in any respect for any costs or losses suffered from declining the transaction or putting the transaction on hold;
6. that notwithstanding the above, JMMB Bank (Jamaica) Limited is not obligated to carry out such further investigation, and provided it has exercised due care may proceed with the transaction and shall in no event or circumstances be held liable in any respect for any costs or losses suffered from proceeding with the transaction;
7. to indemnify JMMB Bank (Jamaica) Limited, its officers, subsidiaries, agent and assigns and to keep JMMB Bank (Jamaica) Limited and its affiliates (as mentioned) indemnified against all actions, proceedings, liabilities, claims, damages, costs, losses and expenses in relation to JMMB Bank (Jamaica) Limited acting on my/our instructions in whole or in part sent by Fax, E-mail or Verbally;
8. to be jointly and individually liable under this authority and indemnity in respect of any and all joint accounts;
9. that JMMB Bank (Jamaica) Limited is providing me/us with an additional contractual service via this agreement, and will hold and enforce the terms of this agreement on me us and any additional party(ies) I may add to my/our account for which this service will apply;
10. that I/we acknowledge that providing instruction regarding my/our account(s) to JMMB Bank (Jamaica) Limited via Fax and or E-mail and verbally is for my/our convenience and in my/our interest only and at our sole discretion and is not a feature of my investment.

**ADDITIONAL INFORMATION**

Heard about us via:  Branch Effort  Campaign  Client  Client Care Centre  Financial Advisor  
 Friend  Internet  Newspaper  Radio  Client Education Workshop  
 Team Member  Television  Other .....

**DECLARATION & CONSENT**

Your financial information is used to help us manage operations, risk and to better serve you. Your information may also be used to satisfy valid information requests from regulators and other organizations or individuals who are legally entitled to such information.

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 .....

Name of JP/Notary Public .....

Signature of JP/Notary Public .....

Date .....



**Please indicate your US FATCA 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. FATCA CERTIFICATION FOR US PERSONS**

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 me), and

2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) 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 backup withholding, and
3. I am a U.S. citizen or other U.S. person

**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.

Signature of US Person

Taxpayer Identification Number (TIN)

Date DD/MM/YYYY

**TO BE COMPLETED BY JMMB PERSONNEL ONLY**

Subsidiary/Branch/Department .....

**Documents Received from Client** (kindly attach to this form)

- Driver's License       Passport       National ID + Birth Certificate/Adoption Certificate
- Resident Card/Citizenship Card + Birth Certificate/Adoption Certificate
- Proof of Address       TRN (or foreign equivalent)       Notarized Picture + Birth Certificate (Minors only)
- Birth/Adoption Certificate       Marriage Certificate       Decree Absolute
- Certificate of Loss of Nationality of the United States       Missing Certificate of Loss of Nationality of the United States Form

Received by .....	Signature .....	Date ..... DD/MM/YYYY
Created by .....	Signature .....	Date ..... DD/MM/YYYY
Authorized by .....	Signature .....	Date ..... DD/MM/YYYY
Checked by .....	Signature .....	Date ..... DD/MM/YYYY