



STATEMENT FROM **JMMB** GROUP CEO KEITH DUNCAN

Re: JMMB Moneyline Service Disruptions

Dear Valued Client,

Over the past several weeks, we have been experiencing system challenges that have caused our clients, who hold JMMB Bank accounts, to experience intermittent disruptions in accessing our online banking platform, **JMMB Moneyline**. These service disruptions are inconsistent with our usual high standard of client care to which you have been accustomed; and fall short of our promise to deliver a seamless experience to you.

I sincerely apologise for the frustration and inconvenience that these disruptions have caused. The entire JMMB team is committed to making it right.

While we are now unable to give a specific timeline for a complete resolution to all of the disruptions, this is what we have implemented, so far:

1. Our Systems team has been engaged with a cadre of external service providers, and are working around the clock to identify and address all of the underlying issues, towards full restoration;
2. We have increased the people resourcing in our **Client Care (call) Centre**, and invite you to call in your urgent transaction requests to them, at **876-998-JMMB (5662)**, whenever you are unable to access JMMB Moneyline;
3. In light of the inconveniences caused to you, we will be, with immediate effect, temporarily waiving several of our transaction fees, including, but not limited to:
 - ACH fees;
 - International wire transfer fees;
 - Manager's Cheque fee; and
 - Fees for foreign (local) cheques and foreign drafts.

These fee waivers will remain in effect until all access challenges, to JMMB Moneyline, have been resolved; and

4. Finally, in the usual spirit of our financial partnership commitment to you, I also wish to reassure all clients who may incur late fees and charges, as a result of their inability to meet their 3rd party payment obligations (such as utility bills), because of your inability to access Moneyline at this time, that JMMB Bank will reimburse those costs to you. Once you are in receipt of those charges, I invite you to contact a JMMB Bank representative or our Client Care Centre at **876-998-JMMB (5662)**.

Please note that clients with JMMB Investments accounts can still access online services, via Moneyline.

Again, I take this opportunity to underscore our unwavering commitment to continue to work assiduously, until complete and consistent access to Moneyline has been restored for all clients.

We will issue another advisory, via this medium, once complete access has been reestablished.

We consider it a privilege that you have chosen us as your financial partner, and we take you and your financial goals and affairs seriously. I thank you for, and respectfully crave, your continued patience and understanding.

Yours Sincerely,

Keith Duncan
CEO, JMMB Group

— THE —
JMMB
— GROUP —
Your best interest at heart.

