



Account Opening Form Individual

Form AOI-092020

This form is used for opening accounts with JMMB Bank within the territories of Jamaica (JA), Trinidad & Tobago (TT) and the Dominica Republic (DR).

ACCOUNT HOLDER INFORMATION (Account holders and signing mandate must be the same for each account opened)			For Official Use Only		
			UCIN	Client Number	
Name of Account Holder:					
Name of Account Holder:					
Name of Account Holder:					
Mailing Address (if different from permanent address):					
Please tick only ONE of the following for statement mailing instructions: <input type="checkbox"/> Online <input type="checkbox"/> Regular Mail <input type="checkbox"/> Email (not available to current account clients with cheques)					
SIGNING INSTRUCTIONS - Please select ONE of the following: <input type="checkbox"/> Any One <input type="checkbox"/> Any Two <input type="checkbox"/> All to Sign <input type="checkbox"/> Other (provide further details)					
ACCOUNT INFORMATION					
State Account Type (Refer to Schedule attached for relevant products offered in each territory):					
State Currency (Refer to Schedule attached for relevant currency in each territory):					
For EzAccess Accounts with cheques (Complete only if applicable) Cheque Books Required: <input type="checkbox"/> No <input type="checkbox"/> Yes Number of Cheque Books Required (Determined by each territory) _____ Details on Cheque Leaves (Complete only if required): <input type="checkbox"/> Home Address <input type="checkbox"/> Mailing Address <input type="checkbox"/> Telephone Number (kindly specify):					
ELECTRONIC SERVICE REQUESTS					
Moneyline Access			Visa Debit Card (Available only in JA. and TT)		
Unless specified otherwise, I/We agree that, provided I/we have an eligible account, I/we will be given access to JMMB's online facility Moneyline, which will be linked to all eligible accounts now or in the future held by you at JMMB. ONLY COMPLETE THE SECTION BELOW IF ANY OF THE FOLLOWING APPLY: 1. The email address for Moneyline notices is different from the email address on file, 2. You want 'view only' access to Moneyline and not the ability to conduct transactions.			1. Card Account Access MUST be completed. * Primary - refers to the 2 accounts accessible using your VISA debit card at all VISA certified ATMs and Point-of-Sale terminals. Only one savings and one chequing account can be selected. * Default – refers to the account automatically used when there is not a choice of accounts as in the case of online and Point of Sale purchases. The default account must be 1 (one) of the Primary Accounts Maximum of 12 (twelve) accounts can be accessible using JMMB ATMs (6 Savings and 6 Chequing) 2. Only complete Preferred Daily Limit for cards if amount required is different from the default limit. (Refer to Relationship Officer for Limits)		
			Card Account Access		Preferred Daily Limit
Account Holder Name	Email Address for Online Notification	View Only	*Primary	*Default	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
SOURCE OF FUNDS AND PROJECTED LEVEL OF ACTIVITY					
Purpose of Account:			Source of Funding:		
Expected Monthly Deposits:			Expected Monthly Withdrawals:		
For Official Use Only					
Account Number:					

ACCOUNT 1

Only 1 card per client	Card Number (Indicate only first 6 digits and last 4 digits of number)	Name of Account Holder Associated with Card

ACCOUNT INFORMATION

ACCOUNT 2	State Account Type (Refer to Schedule attached for relevant products offered in each territory):
	State Currency (Refer to Schedule attached for relevant currency in each territory):
	For EzAccess Accounts with cheques (Complete only if applicable) Cheque Books Required: <input type="checkbox"/> No <input type="checkbox"/> Yes Number of Cheque Books Required (Determined by each territory) _____ Details on Cheque Leaves (Complete only if required): <input type="checkbox"/> Home Address <input type="checkbox"/> Mailing Address <input type="checkbox"/> Telephone Number (kindly specify):

ELECTRONIC SERVICE REQUESTS

ACCOUNT 2	Moneyline Access	View Only	Card Account Access		Preferred Daily Limit
	Unless specified otherwise, I/We agree that, provided I/we have an eligible account, I/we will be given access to JMMB's online facility Moneyline, which will be linked to all eligible accounts now or in the future held by you at JMMB. ONLY COMPLETE THE SECTION BELOW IF ANY OF THE FOLLOWING APPLY: 1. The email address for Moneyline notices is different from the email address on file, 2. You want 'view only' access to Moneyline and not the ability to conduct transactions.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	*Primary	*Default	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Visa Debit Card (Available only in JA. and TT)

- Card Account Access **MUST** be completed.
 * **Primary** - refers to the 2 accounts accessible using your VISA debit card at all VISA certified ATMs and Point-of-Sale terminals. Only one savings and one chequing account can be selected.
 * **Default** - refers to the account automatically used when there is not a choice of accounts as in the case of online and Point of Sale purchases. The default account must be 1 (one) of the Primary Accounts
 Maximum of 12 (twelve) accounts can be accessible using JMMB ATMs (6 Savings and 6 Chequing)
- Only complete Preferred Daily Limit for cards if amount required is different from the default limit. (Refer to Relationship Officer for Limits)

SOURCE OF FUNDS AND PROJECTED LEVEL OF ACTIVITY

Purpose of Account:	Source of Funding:
Expected Monthly Deposits:	Expected Monthly Withdrawals:
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Account Number:	



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ACCOUNT INFORMATION

State Account Type (Refer to Schedule attached for relevant products offered in each territory):

State Currency (Refer to Schedule attached for relevant currency in each territory):

For EzAccess Accounts with cheques (Complete only if applicable)

Cheque Books Required: No Yes Number of Cheque Books Required (Determined by each territory) _____
 Details on Cheque Leaves (Complete only if required): Home Address Mailing Address
 Telephone Number (kindly specify):

ELECTRONIC SERVICE REQUESTS

Moneyline Access

Unless specified otherwise, I/We agree that, provided I/we have an eligible account, I/we will be given access to JMMB's online facility Moneyline, which will be linked to all eligible accounts now or in the future held by you at JMMB.

ONLY COMPLETE THE SECTION BELOW IF ANY OF THE FOLLOWING APPLY:

1. The email address for Moneyline notices is different from the email address on file.
2. You want 'view only' access to Moneyline and not the ability to conduct transactions.

Visa Debit Card (Available only in JA and TT)

1. Card Account Access **MUST** be completed.
 * **Primary** - refers to the 2 accounts accessible using your VISA debit card at all VISA certified ATMs and Point-of-Sale terminals. Only one savings and one chequing account can be selected.
 * **Default** - refers to the account automatically used when there is not a choice of accounts as in the case of online and Point of Sale purchases. The default account must be 1 (one) of the Primary Accounts
 Maximum of 12 (twelve) accounts can be accessible using JMMB ATMs (6 Savings and 6 Chequing)
2. Only complete Preferred Daily Limit for cards if amount required is different from the default limit. (Refer to Relationship Officer for Limits)

ACCOUNT 3

Account Holder Name	Email Address for Online Notification	View Only	Card Account Access		Preferred Daily Limit *Primary
			*Primary	*Default	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

SOURCE OF FUNDS AND PROJECTED LEVEL OF ACTIVITY

Purpose of Account:

Expected Monthly Deposits:

For Official Use Only

Account Number:



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DECLARATION

I/We hereby request that JMMB Bank ("the Bank) open the account(s) specified above in my/our names. I/We understand that the information provided herein is the basis for opening such account(s) and I/we warrant that such information is accurate in all respects. In consideration of the Bank opening the said accounts, I/We agree to provide any documents and further information requested by the Bank on the opening of the account(s) or from time to time thereafter and to abide by the Bank's requirements and all laws and regulations concerning the said account(s). I/We confirm that the Terms and Conditions governing the operation of the account(s) hereby requested to be opened, have been made available to me/us and I/we have read, understood and agree to be bound by such Terms and Conditions as amended from time to time. I/we agree to indemnify and hold the Bank, its employees, directors and its affiliated companies harmless in respect of any loss I/we may suffer as a result of my/our failure to comply with the aforementioned Terms and Conditions. I/we further agree that the Bank shall be entitled to close my/our account forthwith if it deems the information provided herein to be insufficient or inaccurate, in the event of any breach of the aforementioned Terms and Conditions or any laws with respect to the said account(s) or for any other lawful reason whatsoever.

Account Holder's Name:	Account Holder's Name:
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Signatures must fit within the Signature Box

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Account Holder's Name:

Signatures must fit within the Signature Box

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Witnessed by: _____ **Signature** _____ **Date (dd/mm/yyyy)** _____

	Card Issuing Officer:	Signature:	Date (dd/mm/yy):
	Card Pinning Officer:	Signature:	Date (dd/mm/yy):
	Documents Scanned by:	Signature:	Date (dd/mm/yy):
	Authorised by:	Signature:	Date (dd/mm/yy):

SCHEDULE - JAMAICA

Below are the account types and currencies available in Jamaica

Account Types	Currencies Available for all Account Types
<ol style="list-style-type: none"> 1. Bonus Saver 2. EzAccess Checking account 3. Certificate of Deposit 4. JMMB Advantage 5. EZ Start Savings Account (Available in JMD Only) 6. Foreign currency "A" Account (for non-residents only) 	<ul style="list-style-type: none"> • JMD • USD • CAD • GBP • Euro

SCHEDULE – TRINIDAD & TOBAGO

Below are the account types and currencies available.

Account Types	Currencies Available
<ol style="list-style-type: none"> 1. Booster Savings 2. Save to Own 3. Youth Savings Account 4. EzAccess checking account 5. EzAccess Plus Checking Account 6. EzAccess Pro Checking Account 7. Step up Deposit 8. JMMB Advantage 9. Certificate of deposit 	<ul style="list-style-type: none"> • TTD • USD

SCHEDULE – DOMINICAN REPUBLIC

Below are the account types and currencies available.

Account Types	Currencies Available
Bonus Savers Financial Certificate	<ul style="list-style-type: none"> • DOP

REQUIREMENTS TO BECOME A CLIENT OF JMMB GROUP	JAMAICA	TRINIDAD	DOMINICAN REPUBLIC
IDENTIFICATION One (1) piece of valid identification from any of the following: <ul style="list-style-type: none"> • Driver's License, • Passport, • National ID • Resident Card, • Citizenship Card, • Passport Card (N.B. A Birth Certificate/adoption certificate must be provided if nationality is not stated on any of the above forms of ID with the exception of a National ID)	Applicable	Applicable	Requires 2 (two) IDs
REFERENCES Two (2) References from any of the following (<u>only 1 JMMB reference is allowed</u>): <ul style="list-style-type: none"> • Notary Public/Justice of the Peace, • Police Officer at or above the rank of Inspector, • Minister of Religion, • Lawyer, Judge, Chief Justice, • Medical Doctor, • Chartered Accountant, • Current Employer, • Banker's reference, • Principal (registered with Ministry of Education), • Director of a Company within the JMMB Group, • JMMB Group client of over two years, • JMMB Team Member of over a year. N.B. Immediate family members cannot provide a reference	Applicable	References required only if flagged as High Risk e.g. PEP	1. A family member that doesn't live with the person (preferable) 2. A close friend (with more than one year knowing the person).
TAX REGISTRATION NUMBER (TRN) OR FOREIGN EQUIVALENT	Required with any other ID than Jamaican Driver's License.	Not required. ID will replace.	Equivalent - Cedular
PROOF OF RESIDENTIAL ADDRESS Must have Client name and residential address and must not be older than 3 months. E.g. banks statement, utility bills, drive by JMMB team member not directly involved in the transactions, confirmation from Justice of the Peace or Notary Public	Applicable	Must not be older than 6 months	Not required. Confirmation if required can be completed on Credit Bureau
SOURCE OF FUNDS being used to open the account as well as (projected) source of future investments or deposits. Proof of income is required only for high risk clients but there may be instance when a low/medium risk individual/entity will need to provide proof of income. Compliance will advise in those instances.	Applicable	Applicable	Applicable
MINORS (under the age of 18 years old) will be required to provide one of the following - birth certificate, adoption certificate, voluntary declaration, or court order and one (1) valid piece of identification which may be a Driver's License, Passport, Resident Card, Citizenship Card or Passport Card. Where a valid picture ID is not available then a notarized picture will be accepted.	Applicable	Either an ID or Birth Certificate	Applicable