



# CLIENT INFORMATION FORM INDIVIDUAL

FORM #CIF-082019

<b>To become a client of the JMMB Group certain information will need to be provided. Please see Appendix for additional information as it relates to each territory.</b>			
Kindly select territory where application is being completed <input type="checkbox"/> Jamaica (JA) <input type="checkbox"/> Trinidad & Tobago (TT) <input type="checkbox"/> Dominican Republic (DR)			Universal Client Number
<b>PERSONAL INFORMATION</b>			
Title (Mr. Ms. Mrs. Other)	First Name	Middle Name(s)	Last Name
Alias (If applicable)		Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Common Law <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed			
Date of Birth (dd/mm/yyyy)	Country of Birth	Nationality	Country of Citizenship
Are you a citizen/permanent resident of any other country? <input type="checkbox"/> No <input type="checkbox"/> Yes    If Yes state where:			
Are you a National of any other Country? <input type="checkbox"/> No <input type="checkbox"/> Yes If Yes state:		Country where tax is paid	Is Tax paid in any other country? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes state:
<b>POLITICALLY EXPOSED PERSONS (PEP)</b>			
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?			
<input type="checkbox"/> No <input type="checkbox"/> Yes <b>If Yes in what capacity?</b> ..... * including common-law			
Are you acting as a trustee for another in relation to the business relationship or one-off transaction concerned? <input type="checkbox"/> No <input type="checkbox"/> Yes			
<b>CONTACT INFORMATION</b>			
Residential/Permanent Address (Proof of address required – no older than 3 months)			
Parish/City:	State:	Zip Code/Sector:	Country:
How long have you been living at this address? <i>If less than 10 years please indicate previous address below.</i> More than 10 years <input type="checkbox"/> Less than 10 years <input type="checkbox"/>			
Previous address:			
Parish/City:	State:	Zip Code/Sector:	Country:
Mailing address if different from residential address:			
Parish/City:	State:	Zip Code/Sector:	Country:
Telephone Numbers:			
Home:	Work:	Mobile (1):	Mobile (2):                      Fax:
Email address (1)		Email address (2)	
Preferred Method of Contact:			
Telephone: <input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Mobile                      Email <input type="checkbox"/> What's App <input type="checkbox"/> SMS <input type="checkbox"/>			
How many children do you have?	DOB of children (dd/mm/yyyy):		
	1.	2.	3.                      4.
Hobbies:		Mother's Maiden Name:	
<b>EMPLOYMENT INFORMATION</b>			
<b>Primary Employment Status</b> <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Retired <input type="checkbox"/> Self Employed <input type="checkbox"/> Student <input type="checkbox"/> Unemployed <input type="checkbox"/> Minor			
Industry/Sector:		Occupation/Profession:	
Job Title:		Start Date:	

Employer's Name (Business name if self-employed):				
Employer's Address:				
Parish/City:	State:	Zip Code/Sector:	Country:	
<b>CONTACT PERSON INFORMATION</b>				
Name		Relationship		
Address				
Contact Numbers		Email address		
<b>INCOME DETAILS &amp; PROJECTED LEVEL OF ACTIVITY</b>				
Income Range (e.g. between \$100,000 - \$200,000 <i>gross per annum</i> )		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, etc.)		Main source(s) of Funds/Income (How did you get this money?)	Source(s) of Wealth (How did you get this money/ wealth?)	
Principal Bankers		Telephone No. of Principal Bankers		
Branch/Address of Principal Bankers				
<b>REFERENCE INFORMATION</b>				
<b>*Please note acceptable references stated in appendix</b>				
<b>Name of Referee</b>	<b>Contact Number</b>	<b>Reference Capacity</b>	<b>Years known to Referee</b>	<b>Are you known to the referee personally?</b>
			<input type="checkbox"/> 1-5 Years <input type="checkbox"/> > 5 Years	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> 1-5 Years <input type="checkbox"/> > 5 Years	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>ELECTRONIC INDEMNITY</b>				
<b>TO: JMMB GROUP LIMITED and its subsidiaries and affiliated companies</b>				
<b>Authority and Indemnity re Facsimile, Electronic Mail and Verbal Instructions</b>				
<p>The term "JMMB Group" when used in this document means, collectively, JMMB Group Limited and all of its subsidiaries and affiliated companies (as such terms are defined in the Companies Act), whether such subsidiaries and affiliated companies are now in existence or are subsequently formed or become affiliated with JMMB Group Limited.</p> <p>I (your client) hereby authorize JMMB Group to act on non-signature bearing instructions which it receives by any of the methods approved by me below (hereinafter referred to as "the Instructions"). In consideration of JMMB Group, any of its officers or agents or otherwise accepting the Instructions, including regarding any of my accounts with you, whether such accounts are individual or joint, or they currently exist or are subsequently opened or operated in my name, I agree:</p>				
<ol style="list-style-type: none"> <li>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;</li> <li>that whenever the Instructions are received by JMMB Group and purportedly sent by the authorized signer(s) on an account (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;</li> <li>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. fax or 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, JMMB Group may act on those signature-bearing 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;</li> <li>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;</li> <li>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. 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;</li> <li>that notwithstanding the above, JMMB Group is not obligated to carry out such further enquiry or seek or obtain further confirmation, 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;</li> <li>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:             <ol style="list-style-type: none"> <li>changing signing instructions on accounts;</li> </ol> </li> </ol>				

- (ii) adding persons to existing accounts;
  - (iii) applications for cards (including debit and credit cards); and
  - (iv) applications for loans, hypothecations and guarantees;
8. to indemnify JMMB Group, its officers, agents and assigns and to keep each of them free and harmless from and against all actions, proceedings, liabilities, claims, damages, diminution in value of property, costs, losses and expenses of any nature whatsoever and howsoever arising out of or in connection with JMMB Group acting on the Instructions in whole or in part sent or having exercised (or failed to exercise) the discretion conferred upon JMMB Group in paragraph 5 above. I irrevocably agree to pay such amounts to JMMB Group that arise pursuant to this paragraph on demand. This paragraph shall survive the termination or invalidity of this authorization or any portion of it;
  9. to be jointly and individually liable under this authority and indemnity in respect of any and all joint accounts;
  10. that JMMB Group is providing me with an additional contractual service via this authorization, and will hold and enforce its terms on me and any account holder(s) that are currently on or that may be added to my account for which this service will apply. I agree that notice of the terms of this authorization to one joint account holder is deemed to be notice to any/all other joint account holder(s), and all joint account holders will be bound by the terms herein. I undertake to inform all joint account holder(s) of the execution of this authorization and its terms;
  11. that I acknowledge that providing the Instructions is for my convenience and in my interest only and at my sole discretion and is not a feature of my account(s) with JMMB Group;
  12. that this authorization will operate to terminate and supersede all previous authorities that I gave to JMMB Group to accept non-signature bearing instructions;
  13. that this authorization may be terminated by me or by JMMB Group upon ten (10) days' prior written notice to the other, provided, however, that this authorization may be terminated by JMMB Group immediately without notice in the event JMMB Group deems the security of the procedures hereby established to have been materially compromised or breached; and provided further that termination by JMMB Group or me shall not affect JMMB Group's rights or release me from my obligations, including without limitation, to indemnify JMMB Group with respect to any Instructions received by JMMB Group prior to termination;
  14. JMMB Group may from time to time in writing vary, add to or replace the terms and conditions in this indemnity and unless I terminate this authorization, I will be deemed to consent and agree to each such variation, addition and replacement which shall be binding on me;
  15. that this authorization in all respects shall be construed in accordance with and governed by the laws of country where the member company of the JMMB Group is located.

Please indicate the method(s) for the transmission of Instructions to JMMB Group which are approved or not approved by you by checking the appropriate box. For each method of transmission you must indicate either Yes or No.

**Method of Transmission of Instruction**

	Yes	No
1. Facsimile (by way of fax machine using telephone network, hereinafter referred to as "Fax")	<input type="checkbox"/>	<input type="checkbox"/>
2. Electronic mail (by the means of transmitting information electronically between computers via the worldwide web hereinafter referred to as "E-mail") at the e-mail addresses indicated below: Email Address: _____ Email Address: _____	<input type="checkbox"/>	<input type="checkbox"/>
3. Verbally (oral communication by telephone or other means) <b>It being acknowledged and understood by me that verbal instructions may only be provided to the Call Centre Unit or unless otherwise permitted by JMMB Group.</b>	<input type="checkbox"/>	<input type="checkbox"/>

**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.

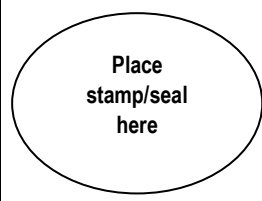
I confirm that by signing this form, I declare and acknowledge that the information given by me is correct and can be relied upon by the JMMB Group; also that I am authorizing the JMMB Group to take such steps as it may deem necessary to verify any of the information provided by me. I have read this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

**Client's Signature**

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

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

Name	Signature



**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. 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 (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.

Signature of US Person

Social Security Number (SSN)

Date DD/MM/YYYY

**FOR INTERNAL USE ONLY**

**Subsidiary/Branch/Department**

\_\_\_\_\_

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

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> Driver's Licence  | <input type="checkbox"/> Passport                    | <input type="checkbox"/> National ID + Birth Certificate/Adoption Certificate                 |
| <input type="checkbox"/> Resident/ Citizenship Card                              | <input type="checkbox"/> Birth/Adoption Certificate  | <input type="checkbox"/> Court Order <input type="checkbox"/> Voluntary Declaration           |
| <input type="checkbox"/> Proof of Residential Address                            | <input type="checkbox"/> TRN (or foreign equivalent) | <input type="checkbox"/> Notarized Picture + Birth Certificate (Minors only)                  |
| <input type="checkbox"/> Marriage Certificate                                    | <input type="checkbox"/> Decree Absolute             |   |
| <input type="checkbox"/> Certificate of Loss of Nationality of the United States |  | <input type="checkbox"/> Missing Certificate of Loss of Nationality of the United States Form |

<b>FOR BRANCH USE ONLY</b>	Receiving Agent:	Signature:	Date (dd/mm/yy):
	Input Agent:	Signature:	Date (dd/mm/yy):
	Relationship Officer:		
	Risk Status: <input type="checkbox"/> Low <input type="checkbox"/> Medium <input type="checkbox"/> High	Connected Party: <input type="checkbox"/> Yes <input type="checkbox"/> No	
	If High Risk Approved by:	Signature:	
<b>FOR CENTRALISE BUSINESS SUPPORT SERVICES</b>	Input Officer:	Signature:	Date (dd/mm/yy):
	Approving Officer:	Signature:	Date (dd/mm/yy):
	Scanning Officer:	Signature:	Date (dd/mm/yy):

APPENDIX

REQUIREMENTS TO BECOME A CLIENT OF JMMB GROUP	JAMAICA	TRINIDAD	DOMINICAN REPUBLIC
<p><b>IDENTIFICATION</b>  <b>One (1) piece of valid identification from any of the following:</b></p> <ul style="list-style-type: none"> <li>• Driver's License,</li> <li>• Passport,</li> <li>• National ID</li> <li>• Resident Card,</li> <li>• Citizenship Card,</li> <li>• Passport Card</li> </ul> <p>(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)</p>	Applicable	Applicable	Requires 2 (two) IDs
<p><b>REFERENCES</b>  <b>Two (2) References</b> from any of the following (<u>only 1 JMMB reference is allowed</u>):</p> <ul style="list-style-type: none"> <li>• Notary Public/Justice of the Peace,</li> <li>• Police Officer at or above the rank of Inspector,</li> <li>• Minister of Religion,</li> <li>• Lawyer, Judge, Chief Justice,</li> <li>• Medical Doctor,</li> <li>• Chartered Accountant,</li> <li>• Current Employer,</li> <li>• Banker's reference,</li> <li>• Principal (registered with Ministry of Education),</li> <li>• Director of a Company within the JMMB Group,</li> <li>• JMMB Group client of over two years,</li> <li>• JMMB Team Member of over a year.</li> </ul> <p><b>N.B.</b> Immediate family members cannot provide a reference</p>	Applicable	References required only if flagged as High Risk e.g. PEP	<ol style="list-style-type: none"> <li>1. A family member that doesn't live with the person (preferable)</li> <li>2. A close friend (with more than one year knowing the person).</li> </ol>
<p><b>TAX REGISTRATION NUMBER (TRN) OR FOREIGN EQUIVALENT</b></p>	Required with any other ID than Jamaican Driver's License.	Not required. ID will replace.	Equivalent - Cedral
<p><b>PROOF OF RESIDENTIAL ADDRESS</b>            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</p>	Applicable	Must not be older than 6 months	Not required. Confirmation if required can be completed on Credit Bureau
<p><b>SOURCE OF FUNDS</b> being used to open the account as well as (projected) source of future investments or deposits. Proof of income is required <b>only for</b> 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.</p>	Applicable	Applicable	Applicable
<p><b>MINORS</b> (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.</p>	Applicable	Either an ID or Birth Certificate	Applicable