



[Date]

[Client's Name] [Client's Address] [Client's Address] [Client's Address]

Dear Valued Client,

Re: JMMB Group Standardization Project Overview—Retail Clients Notice Communiqué 1 of 4

We are excited to share some new developments coming to JMMB Bank TT, to better serve you, our valued clients, and improve your overall experience throughout the region (*Trinidad & Tobago, Jamaica and the Dominican Republic*). With preparatory activities beginning in November 2019, we are standardizing our banking systems to include changes to our;

- Core Banking System All JMMB Bank TT Clients will be issued new Account Numbers for Savings, Chequing, and Loan Facilities.
- **Debit Cards** This includes the launch of JMMB Bank Visa International Chip and Pin Debit Cards for added security. Additionally, Linx Cards will no longer be issued.
- Online Banking Platform- We will be transitioning from JMMB Bank Net to Moneyline, JMMB's proprietary platform
- Suite of Products and Services.

These changes offer you increased security and access to a wider range of products and services. In addition, these improvements also assure you the same great experience at any JMMB Bank, in any territory that we operate in.

Our commitment to you is to make this transition a seamless one, so we ask that you ensure your personal information, including your employment details, identification, mailing address and contact information (phone numbers and email addresses) are up to date.

These updates can be done in any branch at your earliest convenience. They are important in order to facilitate the migration of your personal information to our new Core Banking System in the new year 2020.

## YOUR FEEDBACK IS IMPORTANT TO US

You will receive scheduled updates from us with full details about these changes and their benefits to you in the coming weeks.

Should you have any queries you can contact us via email at <a href="mailto:infott@jmmb.com">infott@jmmb.com</a> with the caption "System Changes". We thank you for your continued partnership and we look forward to serving you.

Warm Regards,

Lisa-Maria Alexander

Chief Marketing Officer – Trinidad and Tobago