

[Date]

[Client's Name]

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Dear Valued Client,

Re: Bank Standardization Project – Retail Clients – Introduction of Moneyline Online Service Communiqué 4 of 4

As we near the completion of our Bank Standardization Project, we thank you for your patience with us as we continue to implement new systems across the JMMB Group. We will be transitioning from JMMB Bank Net, our current Online Banking Platform, to JMMB's proprietary online banking platform, MoneyLine.

If you are an existing Online Banking user, please ensure that your email address and personal mobile number on record with us, is up to date and active. An introductory email from JMMB will be forwarded to your email address and mobile number on file, providing you with a temporary password and instructions to access your new Personal Moneyline profile.

If you are not currently subscribed to our Online Banking service, we do hope you take this opportunity to sign up, by sending us a request via email at allhelpdesk@jmmb.com. **Please remember to attach a copy of a valid form of identification to your email request.** We will be happy to walk you through the sign up process.

We anticipate that these changes will come into effect in August 2020, if this changes due to the current climate, we will be sure to keep you informed.

Some features of Moneyline are as follows;

Moneyline Features	Moneyline Personal
Use of PIN	✓
Balance Enquiry	✓
Statement Generation	✓
View and Download Transaction History	✓
Exchange Rate Enquiry	✓
Change Username	✓
Change Password	✓
Change PIN	✓
Change Security Questions	✓
Internal transfers	✓
Transfer to other local accounts	✓
Transfer to International accounts	✓
Pay Bills	✓

Some new features our existing clients can look forward to are as follows;

New Features	Description
Personal Reminders	You can now set-up personal reminders within the application for activities such as bill payments.
Alerts	Alerts notify you of any breach of KYC information. E.g. Expired I.D.
Username and Password Change	You can change your username and password on Moneyline.
Update Account Preferences	You have the option to update your account preferences such as a default account number, currency, home branch etc.

The following are some features we have discontinued;

Discontinued Features	Description
Recurring Bill Payment via Standing Order	Both Retail and Corporate clients will no longer be able to make Recurring Bill Payments via Standing Order. However, these may still be processed through Moneyline on a month by month basis.
Request Stop Payment	Both Retail and Corporate clients will no longer be able to request a Stop Payment. You can be make this request in-branch or through your Banking Officer.
Request Cheque Leaves	Both Retail and Corporate clients will no longer be able to request cheque leaves from their online banking portal. You can make this request in-branch or through your Banking Officer..

We encourage you to read our previous letters sent to clients on our website <https://tt.jmmb.com/bankstandardizationtt>. Should you have any queries you can contact us via email at infott@jmmb.com 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