

CONDITIONAL ACCOUNT OPENING AGREEMENT

I have been advised by NCB¹ that pursuant to their obligations under the United States of America’s Foreign Account Tax Compliance Act (FATCA) and the local government’s Inter-Governmental Agreement with the Government of United States of America, certain information and/or documentation are required of me by NCB to open a new account and/or update my existing account(s) with them. The required information and/documentation detailed below has/have not been provided by me.

I hereby undertake to provide the outstanding information and/or documentation to NCB as soon as possible and in any event within 90 days of the date hereof. I understand that not providing the requested information and/documentation immediately has resulted in NCB not being able to offer me a financial product involving a relationship extending beyond 90 day period from this agreement (regardless of whether I have received an instrument with a later maturity date). I further understand and agree that my failure to provide the requested information and/or documentation will result in my account(s) (including that being opened on the date of this agreement, any opened prior to the date of this agreement and any opened subsequent to this agreement) being at risk of closure by NCB on or before..... **[90 days from the date of this agreement]**. I fully understand that the authority to effect closure and the timing of the closure of my account(s) resides solely with NCB.

It is my understanding that in keeping with NCB’s process to close an account, the freezing of my accounts may occur and reductions in financial activities are likely to occur in the event that I do not provide the information and/documentation required (see details below).

CURING INFORMATION &/ DOCUMENTATION REQUIRED:

US INDICIA	DOCUMENTATION & INFORMATION
1. U.S. place of birth	a. Non-U.S. passport/other government-issued identification evidencing citizenship or nationality in a country other than the U.S.; AND b. Copy of Certificate of Loss of Nationality of the U.S. or a reasonable

¹ NCB refers to any one of the following entities: National Commercial Bank Jamaica Limited, NCB Capital Markets Limited, NCB Insurance Company Limited, West Indies Trust Company Limited, NCB (Cayman) Limited, NCB Capital Markets (Cayman) Limited, NCB Global Finance Limited.

US INDICIA	DOCUMENTATION & INFORMATION
	<p>explanation of:</p> <ul style="list-style-type: none"> i. the reason the Account Holder does not have such a certificate despite relinquishing U.S. citizenship; or ii. The reason the Account Holder did not obtain U.S. citizenship at birth.
<ul style="list-style-type: none"> 2. Current U.S. mailing/residence address/one or more U.S. telephone numbers that are the only telephone numbers associated with the account 3. Standing instructions to transfer funds to an account maintained in the U.S. 	<ul style="list-style-type: none"> a. Documentary evidence establishing the Account Holder’s non-U.S. status such as: <ul style="list-style-type: none"> 1. A certificate of residence issued by an authorized government body (for example, a government or agency thereof, or a municipality) of the jurisdiction in which the payee claims to be a resident. 2. Any valid identification issued by an authorized government body (for example, a government or agency thereof, or a municipality), that includes the individual’s name and is typically used for identification purposes. 3. Any financial statement, third-party credit report, bankruptcy filing, or U.S. Securities and Exchange Commission report. 4. <u>FOR THE CAYMAN ISLANDS ONLY</u> <ul style="list-style-type: none"> - Passport - National identity card, - Driving license that bears a photograph.

US INDICIA	DOCUMENTATION & INFORMATION
<p>4. A Currently effective power of attorney or signatory authority granted to a person with a U.S. address, has an “in-care-of” address or “hold mail” address that is the sole address identified for the Account Holder, or has one or more U.S. telephone numbers (if a non-U.S. telephone number is also associated with the account)</p>	<p>a. Documentary evidence establishing the Account Holder’s non-U.S. status such as:</p> <ol style="list-style-type: none"> 1. A certificate of residence issued by an authorized government body (for example, a government or agency thereof, or a municipality) of the jurisdiction in which the payee claims to be a resident. 2. Any valid identification issued by an authorized government body (for example, a government or agency thereof, or a municipality), that includes the individual’s name and is typically used for identification purposes. 3. Any financial statement, third-party credit report, bankruptcy filing, or U.S. Securities and Exchange Commission report. 4. <u>FOR THE CAYMAN ISLANDS ONLY</u> <ul style="list-style-type: none"> - Passport, - National identity card, - Driving license that bears a photograph.

I understand that the information and/documentation must be provided no later than 90 days from the date of this agreement.

.....
Customer’s Name

.....
Customer’s Signature

.....
Date (dd/mm/year)

Witnessed by:

.....
Staff’s Name

.....
Date (dd/mm/year)

.....
Staff's Signature & I.D. #