



AYMAN Account Opening Terms and Conditions Form

I/We declare that, to the best of my/our knowledge, the information disclosed above is correct and is not in any way misleading. I/ We further understand that this information is required by JN Cayman to comply with Cayman Islands laws and regulations and any incorrect or misleading information can result in closure of my/our account(s) and termination of banking relations with JN Cayman. I/We fully understand that accounts with no activity for seven (7) years will be paid over to the government of the Cayman Islands in keeping with the Dormant Accounts Laws.

1. JN Cayman requests that the customer indicates whether the account is to be a (i) Sole Individual Name Account; or (ii) Joint Account.

☐ i. **Sole Individual Name Account**

"Funds held in a Sole Individual Name Account will be held by JN Cayman for the named account holder ONLY.

JN Cayman may only accept instructions from the named account holder. In the event of the death of the account holder, funds held in the account will as a matter of law only be accessible by the Executor or Administrator of the deceased account holder upon presentation to JN Cayman of a grant of Probate or Letters of Administration issued by the Grand Court of the Cayman Islands as relevant."

☐ ii. **Joint Account**

"Funds held in a Joint Account will be held by JN Cayman for the named joint account holders JOINTLY.

JN Cayman will accept instructions from ONE of the joint account holders. Accordingly, any ONE joint account holder may conduct transactions including withdrawals on the account. In the event of the death of the account holder, funds held in the account will, as a matter of law (per the joint tenancy rule of survivorship), pass to the surviving accountholder(s)

2. Where more than one account holder survives, the account will be held by the survivors jointly."
3. I/We agree that the account is for the sole benefit of the account holder(s), and will not be used for the benefit of third parties.
4. I/We agree that JN Cayman may record and store all information on my/our account in such a form and by such means as it deems fit.
5. Whether or not any credit I/we might apply for is granted, I/we consent to JN Cayman exchanging information with other parties, agents, contractors concerning my/our credit, income or employment history. I/We further agree that JN Cayman may share information about my/our account through licensed credit reference agencies or institutions to make lending decisions and prevent fraud.
6. JN Cayman will not be liable for any cost or damages, demands or expenses I/we may incur due to JN Cayman acting or failing to act upon my electronic instructions except for JN Cayman's gross negligence or willful misconduct.
7. a. ☐ I/We **agree** to my/our personal information being shared with the other subsidiaries for marketing purposes.
OR
b. ☐ I/We **do not agree** to my/our personal information being shared with the other subsidiaries for marketing purposes.
8. JN Cayman reserves the right in its sole discretion and without giving reason to terminate an established business relationship where JN Cayman views that continuing with the relationship exposes it to legal, reputation or other risk.
9. By signing this form, I/we hereby consent to JN Cayman providing my/our personal and account information to other members of the Jamaica National Group and its service providers and to third parties including agencies of the state if requested to do so.

Signature 1:

Date:
(yyyy/mm/dd)

Signature 2:

Date:
(yyyy/mm/dd)

Signature 3:

Date:
(yyyy/mm/dd)

Signature 4:

Date:
(yyyy/mm/dd)



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FOR OFFICIAL USE ONLY

ID Type and Number:

Date:
(yyyy/mm/dd)

Signature Verified by:

Date:
(yyyy/mm/dd)

RIM Setup by:

Date:
(yyyy/mm/dd)

RIM Checked by:

Date:
(yyyy/mm/dd)

JN Cayman Compliance Comments

