

**Terms and Conditions
Foreign Account Tax Compliance Act
(FATCA)**

A. FATCA Requirements for Customers with U.S. Indicia

(i) You agree to provide all information or documentation in respect of your FATCA status noted on this FATCA Form to us as we require no later than 90 days from the date of this Form. If you do not provide all such information or documentation, your account(s) with us will be designated as recalcitrant and we will be required to report your information automatically to the United States Internal Revenue Service (“IRS”).

(ii) You understand and agree that information or documentation you provide to us may expire and in such a case we will require you to provide updated information or documentation from time to time.

(iii) You understand and agree that the information or documentation you provide in respect of your FATCA status will be disclosed to the Ministry of Finance, Tax Administration Jamaica or other Competent Authority and may be further disclosed to the IRS as required under the FATCA Inter-Governmental Agreement signed between the Government of Jamaica and the Government of the United States of America.

B. Change in Circumstance Requirements for all Customers:

Please take notice that you are required to notify us of a Change in Circumstance.

Should you notify us of a Change in Circumstance or should we identify from your records a Change in Circumstance, you agree to provide such further information as requested by us, failing which we are required to treat your account(s) as recalcitrant and will be required to report your information automatically to the IRS.

Please remember that,

“Change in Circumstance” means any information that indicates your status change for US tax purposes, that is, if you become a US person or cease to become a US person, and will include us examining, among other things:- Any change that results in the addition of information relevant to your claim of having a non-US status or otherwise; any change affecting the withholding information you provided to us on your relevant documentation; any change or addition of information to any account if such change affects your FATCA status; any change in account balance that causes the account to no longer meet a documentation exception previously relied upon.

“FATCA” means the Foreign Account Tax Compliance Act as it is in force for the time being, taking account of any amendment, re-enactment or extension and includes any former statute, statutory provision or subordinate legislation which it amends or re-enacts.

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“US Person” means a US citizen or US resident, a partnership or corporation organised in the US or under the laws of the US and some trusts, or an estate of a deceased person that is a citizen or resident of the US Note that a US person does not include:

- i. a publicly traded corporation;
- ii. the US government or any wholly owned agency thereof;
- iii. individual retirement plans;
- iv. any bank;
- v. regulated investment company;
- vi. real estate investment trust;
- vii. dealers in securities, commodities, or derivative financial instruments

“US indicia” means:

- US citizenship or lawful permanent resident;
- US birthplace;
- A current US residence address or US mailing address (including a US post office box);
- A current US telephone number;
- Standing instructions to transfer funds to an account maintained in the US;
- An “in care of” or “hold mail” address that is the sole address for the account holder;
- A current power of attorney or signatory authority granted to a person with a US address.

“you” and **“your”** includes a person who maintains an account in your name with us and as the context allows any person authorised to give us instructions in connection with an account; and **“we”, “us”, “our”, “Bank”** includes any subsidiary of Sagicor Group Jamaica Limited with which you have an account, deposit, facility.

Please sign in acknowledgement of the above terms and conditions:

Account Holder’s Name

Signature

Date (dd/mm/yyyy)

Verified by (Officer)

Signature

Date (dd/mm/yyyy)