


CLIENT INFORMATION (Individual opening the account)			
Title (Mr. /Mrs. /Miss)	First Name	Middle Name(s)	Last Name
Alias (if applicable)	Residential Address		
REFEREE INFORMATION (Individual verifying client's reference/address)			
First Name	Last Name	Telephone Number (1)	Telephone Number (2)
Address (Tick one: <input type="checkbox"/> Residential <u>or</u> <input type="checkbox"/> Business)			
In what capacity are you signing this form? (Tick ONE from the list below)		CAN PROVIDE REFERENCE	CAN VERIFY ADDRESS
<input type="checkbox"/> Client's Current Employer		✓	✓
<input type="checkbox"/> Army Officer (above Captain)		✓	X
<input type="checkbox"/> Attorney-at-Law (including Judge, Parish Judge, Chief Justice)		✓	X
<input type="checkbox"/> Banker's reference (Manager/Senior Officer of a Regulated Financial Institution)		✓	X
<input type="checkbox"/> Chartered Accountant		✓	X
<input type="checkbox"/> Director of a company within the JMMB Group		✓	X
<input type="checkbox"/> Existing JMMB or JMMB Bank client of over 2 years		✓	X
<input type="checkbox"/> Justice of the Peace (JP) / Notary Public		✓	✓
<input type="checkbox"/> Medical Doctor		✓	X
<input type="checkbox"/> Minister of Religion		✓	X
<input type="checkbox"/> Parent		X	✓
<input type="checkbox"/> Police Officer (Inspector and above)		✓	X
<input type="checkbox"/> Principal (if the institution is registered as such with the Ministry of Education)		✓	X
<input type="checkbox"/> Spouse (by Marriage)		X	✓
<input type="checkbox"/> Team Member of JMMB or JMMB Bank (at any level) who has been so for one (1) or more year		✓	✓
CHARACTER REFERENCE			
<input type="checkbox"/> To the best of my knowledge, information and belief, the client is of good character and in all respects a fit and proper person to conduct business with your organization. I have personally known the client for the past: <input type="checkbox"/> 1-5 years <input type="checkbox"/> 5+ years			
ADDRESS VERIFICATION			
<input type="checkbox"/> I confirm that the residential address of the client stated above is to the best of my knowledge true and correct.			
SIGNATURE			
..... (Referee Signature)	 Date (dd/mm/yyyy)	
<div style="text-align: right;">  <p>Insert Referee Stamp or Seal here (where applicable)</p> </div>			
FOR INTERNAL USE ONLY			
Receiving Agent	Signature	Date (dd/mm/yy)	Referee Client No. (if JMMB client for >2 years)
Input Agent	Signature	Date (dd/mm/yy)	
Approving Agent	Signature	Date (dd/mm/yy)	

Guide for Client

1. The form should not be dated more than three (3) months when presenting to your JMMB representative or branch.
2. The Referee must affix their stamp or seal of office on the form (if applicable).
3. The Referee and the client must **not** be related if the Referee is providing a character reference only, or providing both a character reference and address verification. That is, no family member nor common-law relationship. For example, the client's brother who is also a JP cannot provide a character reference in the capacity of JP.
4. For a Common-Law Spouse, a man and a woman can be considered common-law spouses if they are both single (i.e. unmarried, widowed or divorced) and have been living together as if they were man and wife for five (5) or more years.
5. For Army Officers (i.e. members of the Jamaica Defence Force), the following ranks are above the rank of **Captain**:

JDF Rank (Army)		
LAND/AIR FORCES		COAST GUARD EQUIVALENT
1.	Lieutenant General	Vice Admiral
2.	Major General	Rear Admiral
3.	Brigadier	Commodore
4.	Colonel	Captain
5.	Lieutenant Colonel	Commander
6.	Major	Lieutenant Commander

6. For Police Officers (i.e. members of the Jamaica Constabulary Force), the following ranks are above the rank of **Inspector**:
 - Commissioner (CP)
 - Deputy Commissioner (DCP)
 - Assistant Commissioner (ACP)
 - Senior Superintendent (SSP)
 - Superintendent (SP)
 - Deputy Superintendent (DSP)
 - Assistant Superintendent (ASP)
7. Two references from JMMB team members/directors are not acceptable, except where one of the team members/directors is signing in another capacity (e.g. the team member/director is signing as a JP).