



ACCOUNT OPENING CHECKLIST - CORPORATE

LIMITED LIABILITY COMPANIES

- Completed Customer Information Form – (“CIF”)
- Master Retail Repurchase Agreement
- Certificate of Incorporation
- Memorandum and Articles of Association / Incorporation
- Taxpayer Registration Number (TRN)
- Minutes of meeting declaring agreement to establish a financial relationship with JN Fund Managers Limited / Board Resolution
- Entity Self-Certification Form
- Self-Certification Form for each Beneficial Owner
- Audited Financial Statements for the last two years (for listed Co. and Co. regulated by the BOJ / FSC)
- Copy of valid identification for each authorized signer (eg. Drivers License, Passport)
- Tax ID Number for each authorized signer
- Verification of address for each authorized signer (Drivers Licence; Voters ID; utility bill; credit card or bank statement (no more than 3 months old); property tax receipt duly stamped by the Tax Collectorate (no more than 6 months old)).
- Two Character Reference Forms for each authorized signer

PARTNERSHIPS

- Completed Customer Information Form – (“CIF”)
- Master Retail Repurchase Agreement
- Partnership Agreement
- Registration Certificate
- Taxpayer Registration Number (TRN)
- List of authorized signers with their specimen signatures
- Self-Certification Form for each Partner
- Copy of valid identification for all signers on the account
- Tax ID Number for each authorized signer
- Verification of address for each authorized signer (Drivers Licence; Voters ID; utility bill; credit card or bank statement (no more than 3 months old); property tax receipt duly stamped by the Tax Collectorate (no more than 6 months old)).
- Two Character Reference Forms for each authorized signer
- Most recent set of accounts for the Partnership

TRADING AS

- Completed Customer Information Form – (“CIF”)
- Master Retail Repurchase Agreement
- Registration Certificate for individuals doing business as a firm
- Taxpayer Registration Number (TRN)
- List of authorized signers with their specimen signatures
- Copy of valid identification for each signer on the account
- Self-Certification Form for each Beneficial Owner
- Tax ID Number for each authorized signer
- Verification of address for each authorized signer (Drivers Licence; Voters ID; utility bill; credit card or bank statement (no more than 3 months old); property tax receipt duly stamped by the Tax Collectorate (no more than 6 months old)).
- Two Character Reference Forms for each authorized signer

SOCIETIES, ASSOCIATIONS, CHURCHES, SCHOOLS ETC.

- Completed Customer Information Form – (“CIF”)
- Master Retail Repurchase Agreement
- Registration Certificate from the relevant Government Ministry
- Taxpayer Registration Number (TRN)
- Minutes of meeting declaring agreement to establish a financial relationship with JN Fund Managers Limited / Board Resolution
- List of authorized signers with their specimen signatures
- Beneficial Owners (where applicable)
- Self-Certification Form for each Beneficial Owner (where applicable)
- Copy of valid identification for all signers on the account
- TRN for all authorized signers
- Verification of address for each authorized signer (Drivers Licence; Voters ID; utility bill; credit card or bank statement (no more than 3 months old); property tax receipt duly stamped by the Tax Collectorate (no more than 6 months old)).
- Two Character Reference Forms for each authorized signer

ADDITIONAL PRODUCT SPECIFIC DOCUMENTS

In addition to the account opening documents clients may be required to provide us with additional information for some of the products that are available through our firm. These include:

CI Mutual Funds

- CI Mutual Fund Application Form
- Mutual Fund Declaration Form
- CI Web Login Request Form – where access is required by the client to view their CI account online.

JN Mutual Funds

- Subscription Form



1 ACCOUNT INFORMATION

Hold Mail Yes No

By choosing "Yes", I agree that JN Fund Managers will hold my correspondence for 90 Days. Thereafter JNFM is authorised to mail all correspondence to me.

Online account access required? Yes No

Account Type

Frequency of Statement Monthly Quarterly **JN Group Company:** Yes No

Kindly complete all sections of this form.

2 COMPANY INFORMATION

Full Name of Company _____					
Address Street _____		Town/City _____		Mailing Address Street (if Different) _____	
Parish/State _____		Post/Zip Code _____		Country _____	
Registration Number _____		TRN _____		Country of Incorporation _____	
Type of Business _____		Date of Incorporation (dd/mm/yyyy) _____			
Main Contact's First Name _____		Last Name _____		Email Address _____	
Is the entity a US foreign entity or considered a Specified US person for tax purposes? Yes <input type="checkbox"/> No <input type="checkbox"/>		GIIN (For Foreign Financial Institutions (FFI)): _____		Fax _____ Phone _____	
				Entity Self-Certification Form Submitted: Yes <input type="checkbox"/> No <input type="checkbox"/>	

3 BENEFICIAL OWNER(S)

BENEFICIAL OWNER (A)

First Name _____		Middle Name _____		Last Name _____	
Home Address Street _____		Town/City _____		ID Type _____	
Parish/State _____		Post/Zip Code _____		Country _____	
Tax Identifying Number (TIN) _____		TRN / SSN _____		Country of Birth _____	
Residency _____		Nationality _____		Date of Birth (dd/mm/yyyy) _____	
Email Address _____		Please indicate if you are a US person for tax purposes: Yes <input type="checkbox"/> No <input type="checkbox"/>			
Phone (Work) _____		Cellular _____		Self-Certification Form Submitted? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Phone (Work) _____		Cellular _____		Are you a Green Card Holder? Yes <input type="checkbox"/> No <input type="checkbox"/>	
				Are you a US Citizen? Yes <input type="checkbox"/> No <input type="checkbox"/>	
				Have you spent 6 or more months in the US within the last 3 years? Yes <input type="checkbox"/> No <input type="checkbox"/>	

BENEFICIAL OWNER (B)

First Name _____		Middle Name _____		Last Name _____	
Home Address Street _____		Town/City _____		ID Type _____	
Parish/State _____		Post/Zip Code _____		Country _____	
Tax Identifying Number (TIN) _____		TRN / SSN _____		Country of Birth _____	
Residency _____		Nationality _____		Date of Birth (dd/mm/yyyy) _____	
Email Address _____		Please indicate if you are a US person for tax purposes: Yes <input type="checkbox"/> No <input type="checkbox"/>			
Phone (Work) _____		Cellular _____		Self-Certification Form Submitted? Yes <input type="checkbox"/> No <input type="checkbox"/>	
				Are you a Green Card Holder? Yes <input type="checkbox"/> No <input type="checkbox"/>	
				Are you a US Citizen? Yes <input type="checkbox"/> No <input type="checkbox"/>	
				Have you spent 6 or more months in the US within the last 3 years? Yes <input type="checkbox"/> No <input type="checkbox"/>	

BENEFICIAL OWNER (C)

First Name _____		Middle Name _____		Last Name _____	
Home Address Street _____		Town/City _____		ID Type _____	
Parish/State _____		Post/Zip Code _____		Country _____	
Tax Identifying Number (TIN) _____		TRN / SSN _____		Country of Birth _____	
Residency _____		Nationality _____		Date of Birth (dd/mm/yyyy) _____	
Email Address _____		Please indicate if you are a US person for tax purposes: Yes <input type="checkbox"/> No <input type="checkbox"/>			
Phone (Work) _____		Cellular _____		Self-Certification Form Submitted? Yes <input type="checkbox"/> No <input type="checkbox"/>	
				Are you a Green Card Holder? Yes <input type="checkbox"/> No <input type="checkbox"/>	
				Are you a US Citizen? Yes <input type="checkbox"/> No <input type="checkbox"/>	
				Have you spent 6 or more months in the US within the last 3 years? Yes <input type="checkbox"/> No <input type="checkbox"/>	

4 INVESTMENT PROFILE

Risk Profile

Low to Moderate

Moderate

High to Speculative

Investment Objective

Cash Flow Management

Investment Income

Other _____

Investment Horizon

One to Six Months

Under One Year

Two to Five Years

Over Five Years

Investment Instruments: (Portfolio Mix)

Commercial Paper

Yes

No

Foreign Currency Instruments

Yes

No

Government of Jamaica Securities

Yes

No

Mutual Funds

Yes

No

Equities

Yes

No

Is the company a recipient of overseas income? Yes

No

If yes, give details: _____

Account Purpose: _____

Expected Turnover: _____

Source of funding for the account: _____

Volume of Activity: _____

Please indicate the authority granted to JN Fund Managers Limited as portfolio manager:

- full discretion (client grants, full authority, without consultation);
- partial discretion (client must be contacted before execution of any trade/transaction);
- custody (no discretion to trade. Assets are for safe keeping and reporting only).

5 NAMES OF PERSONS AUTHORISED TO GIVE INSTRUCTIONS ON THE ACCOUNT

(A)	_____		_____
	Title		TRN
	_____		_____
	Name		Signature
(B)	_____		_____
	Title		TRN
	_____		_____
	Name		Signature
(C)	_____		_____
	Title		TRN
	_____		_____
	Name		Signature
(D)	_____		_____
	Title		TRN
	_____		_____
	Name		Signature

SIGNATORIES REQUIRED FOR WITHDRAWAL / GIVE INSTRUCTIONS

All Any One Any Two Other _____

6 CLIENT AUTHORISATION

I/We certify the correctness and am (are) in full agreement with the information contained herein. I/We further agree to the Terms and Conditions of this agreement. It is further acknowledged that JNFM is authorised to deal with each authorised person named above and can accept instructions given in writing from him/her/them on behalf of the Company.

Executed under Common Seal of the Company by authorised signatories.

Signature (Director) _____ Date (dd/mm/yyyy) _____ Signature (Company Secretary) _____ Date (dd/mm/yyyy) _____

Internal Use Only:

New Account Existing Account Account Number _____ Date _____

Dealer Representative Name _____ Reviewed By _____

Dealer Representative Signature _____ Title _____

Date _____ Date _____

JN FUND MANAGERS LIMITED CLIENT AGREEMENT TERMS & CONDITIONS

1. This AGREEMENT ("Agreement") is made on the Date specified overleaf between JN Fund Managers Limited (JNFM) and the party described overleaf as "the client" WHEREBY JNFM will as principal engage in Asset Transactions and other transactions from time to time on behalf of the client.
2. This Agreement also sets forth the terms and conditions under which from time to time, in its sole discretion, JNFM may offer to sell to the client, who in their sole discretion, agree to purchase from, in each case without recourse, Participations in Assets pursuant to the terms and conditions set forth in Certificates of Participation or Repurchase Agreements or such other investment instruments agreed with the client hereinafter called "Documents of Participation".
3. JNFM agrees to handle all transactions relating to an asset and the respective documents in accordance with its usual practices in the ordinary course of its business. JNFM shall not be liable to the client for any error in judgment or for any action taken or omitted to be taken by JNFM, except for gross negligence or wilful misconduct. Except to the extent otherwise provided herein, neither JNFM nor any of its officers, directors, employees, attorneys or agents shall have any further obligation or responsibility to the client of any kind whatsoever in connection with the performance of JNFM's duties under the Documents of Participation.
4. Where the client comprises more than one person, they shall be deemed to be joint tenants for all purposes in connection herewith unless specific written instructions to the contrary signed by each of such persons are given to JNFM. On the death of any of the persons constituting the client (being survived by any other such person) the Agreement shall not terminate and except in the case of the trustees, the interest of the deceased in the securities will automatically enure to the benefit of the survivor(s) unless otherwise specified.
5. Subject to its policies, JNFM may follow the instructions of any one account holder and, if inconsistent instructions are received or JNFM reasonably believes instructions from one account holder may not be mutually agreeable to all, JNFM in its discretion may do any one or more of the following, (i) suspend all activities on the account until written instructions signed by all accounts holders are received, (ii) close the account and deliver all assets in the names of all account holders, net of debits and credits to the address of record, or (iii) take other appropriate action.
6. JNFM is authorized, **but not** required, to accept and act in accordance with instructions received by telephonic communication to execute transactions to purchase, sell or otherwise deal with the assets. The client agrees to indemnify and hold JNFM harmless from and against any loss, cost or liability paid or incurred by JNFM as a result of acting in accordance with telephonic instructions which it believed in good faith to be issued by the client. JNFM will require receipt of written confirmation (by facsimile transmission or otherwise) of telephonic instructions prior to executing such instructions. **The client HEREBY UNDERSTANDS AND AGREES THAT JNFM MAY TAPE RECORD ANY OF YOUR TELEPHONE CONVERSATIONS WITH JNFM.**
7. Client statements of account and all transaction certificates shall be conclusive if not objected to in writing within five days, in the case of certificates (transaction confirmations), and ten days, in the case of account statements, after such documents have been transmitted to the client by mail or otherwise, regardless whether such documents are actually received.
8. If either party hereto fails to remit to the other funds when required to with respect to an asset transaction or Documents of Participation, the party required to remit such funds shall pay to the other interest on the amount not remitted, for each day until the date of delivery of such amount in immediately available funds to the party entitled thereto, at (i) a fluctuating rate per annum, computed for actual days elapsed on the basis of a year of 365 days, equal to the six-month Treasury Bill Rate, or (ii) if a currency other than Jamaican dollars (J\$) is involved, an overnight rate reasonably determined by JNFM.
9. JNFM will make all statutory deductions in accordance with applicable laws and pay over to the appropriate statutory authority.
10. The client(s) may not, (i) assign their rights and obligations hereunder without obtaining the prior written consent of an authorized representative of JNFM, which consent shall not be unreasonably withheld, or (ii) sell, assign, convey, transfer, subdivide, sub-participate or otherwise dispose of all or any part of any Documents of Participation acquired by them hereunder, nor create or permit to exist any lien or security interest thereon without obtaining the prior written consent of JNFM, which consent shall not be unreasonably withheld.
11. The client(s) authorizes JNFM, in its discretion, to obtain reports concerning their credit standing and business conduct. They may make a written request within a reasonable period of time for a description of the nature and scope of the reports obtained by JNFM.
12. The client(s) hereby understands and agrees that:
 - a. JNFM may record and store all information on their account in such form and by such means as JNFM deems fit.
 - b. JNFM may use the services of its parent company or its parent company's subsidiaries and/or affiliates or any electronic data processing service provider in connection with the management of their accounts and the related data.
 - c. JNFM will request from any other member of the JN Group any information financial or otherwise that they may have in respect of the client to enable JNFM to better manage its business relationship with the client.
 - d. Save and except where the client communicates an objection to JNFM in writing, the client's personal information may be shared with JNFM's parent company or its parent company's subsidiaries and affiliates.
13. The client hereby agrees that this Agreement and all the terms hereof shall be binding upon them and their estate, heirs, executors, administrators, personal representatives, successors and assigns. This Agreement shall cover individually and collectively all accounts, joint, single or in a fiduciary capacity, which are held by JNFM for them. This Agreement shall be applicable to all existing transactions between JNFM and the client as well as all future transactions in the nature contemplated herein and shall remain in effect irrespective of any interruptions in the business relations of the client with JNFM.
14. These terms and conditions and the documents to which they are annexed will be governed by and construed in accordance with the laws of Jamaica. The courts of Jamaica are to have exclusive jurisdiction to settle any disputes or claims that may arise out of or in connection with such documents for which purpose all parties agree to submit to the jurisdiction of the courts of Jamaica.
15. Any complaints by the client should in the first instance be made in writing to the Compliance Officer c/o of JN Fund Managers Limited at 17 Belmont Road, Kingston 5.
16. No warranty is given by JNFM as to the performance or profitability of the client's investment portfolio or any part thereof.
17. The client shall not acquire title to or a proprietary interest in any securities hereunder until JNFM has received from the client full value of the funds to acquire the same and where payment has been made by cheque or other negotiable instrument until such cheque or instrument has been cleared or honored as the case may be.
18. **YOU UNDERSTAND, AND ACKNOWLEDGE THAT JNFM HAS INFORMED YOU, THAT:**
 - a. ANY INVESTMENT MADE UNDER THE TERMS OF THIS AGREEMENT IS NOT THE SUBJECT OF INSURANCE BY THE DEPOSIT INSURANCE ACT
 - b. ANY INVESTMENT MADE UNDER THE TERMS OF THIS AGREEMENT IS NOT AN OBLIGATION OF OR GUARANTEED BY JNFM.
 - c. ANY INVESTMENT MADE UNDER THE TERMS OF THIS AGREEMENT IS SUBJECT TO INVESTMENT RISK, INCLUDING BUT NOT LIMITED TO THE POSSIBLE LOSS OF THE PRINCIPAL INVESTED.
19. Upon signature of the Instructions or other documents to which these terms and conditions are attached the client shall be deemed to have read and understood the contents thereof and to have accepted that the details set out in the Schedule thereto are correct.