



CHEQUEBOOK REQUISITION

NAME: A & B ASSOCIATES

ACCOUNT #: 896 784 507

	Yes	No	
Print Title:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Specify _____
Print Name:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Print Address:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Print Telephone #:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

Please Note:

1. Chequebook(s) will be dispatched by courier/mail within three (3) business days from the date of order.
2. Charges will be debited to your account on the 2nd business day from the date of order.

Each book contains 50 leaves - Retail, 100 leaves - Corporate.

Number of Books: 1

RETAIL CUSTOMERS ONLY	
Please select one of the following:	WITH STUBS <input type="checkbox"/> WITHOUT STUBS <input type="checkbox"/>


 Customer's Signature

PLEASE AFFIX
BUSINESS STAMP

03 August 2011
 Date

APPOINTMENT OF BANKERS -PARTNERSHIP FORM

Date 03 August 2011

TO: NATIONAL COMMERCIAL BANK JAMAICA LIMITED

We, the undersigned..... ARNOLD BEAVER & BRANCO BROSTER

being the individual partners trading under the style or firm of..... A & B ASSOCIATES

(hereinafter called "the firm") appoint you our bankers and hereby authorize and request you to open a *current/savings/term deposit account in the firm's name to be called the

A & B ASSOCIATES

Account and

1. To honour and comply with all cheques drafts bills of exchange promissory notes acceptances negotiable instruments and orders expressed to be drawn accepted made given by *any one of us/any two of us/all of us in the name of the firm at any time or times whether our banking account is overdrawn or any overdraft is increased by any payment thereof or in relation thereto or is in credit or otherwise but without prejudice to your right to refuse to allow any overdraft or increase of overdraft and for any balance on the said account which may become due to you at any time we agree to be jointly and severally liable.

2. To honour and comply with all instructions to deliver or dispose of any securities or documents or property held by you on our behalf; to hold us liable on all agreements and indemnities in connection with the issue of letters of credit, drafts and telegraphic transfers and with all banking transactions.


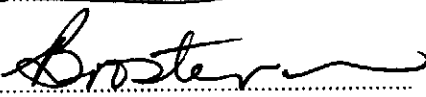
Provided any such cheques drafts bills of exchange promissory notes acceptances negotiable instruments orders instructions agreements and indemnities are signed by *any one of us/any two of us/all of us in the name of the firm.

3. In the event of the current account becoming overdrawn at any time we hereby agree that you shall be entitled to charge compound interest on the sum by which the said account is overdrawn calculated on daily balances with monthly rests and that the rate charged from time to time shall be such as you may charge at your sole discretion. You shall not be bound to notify us in advance of any change in the rate of interest but on receipt of a written request from us you shall be obliged to specify the rate of interest being charged at the time of such request. This agreement as to interest shall continue notwithstanding the death insanity or bankruptcy of any of us or the dissolution of the firm.

4. To treat all cheques drafts bills of exchange promissory notes acceptances negotiable instruments and orders as being endorsed on our behalf and to discount or otherwise deal with them provided such endorsements purport to be signed by *any one of us/any two of us/all of us in the name of the firm.

5. All instructions in connection with this account and in particular, but without limiting the generality of the foregoing, all instructions relating to instruments and securities and the charging pledging disposal and withdrawal thereof are in order if given by *any one of us/any two of us/all of us in the name of the firm.
6. Notwithstanding any alteration in the constitution of the firm this authority shall remain in force, and in the event of such alteration or of others besides the partners being authorized to sign, due notice in writing will be given to you and such notice will be binding on the partnership if given in the firm's name by *any one/any two/all of the signatories hereto.
7. This authority shall continue in force until *any one of us/any two of us/all of us shall have expressly revoked it by notice in writing delivered to you at any of your branches and it shall not be revoked by the death of any of us.
8. We declare ourselves jointly and severally liable on all the foregoing transactions.
9. This mandate shall continue to bind the undersigned notwithstanding any amalgamation or reconstruction that may be effected by you with any other company or person or any transfer of your business or any part thereof or any change in your constitution and shall enure additionally for the benefit of any new company or corporation so formed and for the time being carrying on your business or any part thereof as successor to you whether such new company or corporation shall or shall not differ in its name objects character and constitution from you it being the intent that this mandate shall remain valid and effectual in all respects and for all purposes in favour of and with reference to any such new company or corporation or other your successors or assigns as well as you and may be proceeded on and enforced in the same manner to all intents and purposes as if such new company or corporation or other your successors or assigns had been expressly named and referred to herein instead of you.
10. For the purpose of extending the powers of combining or consolidating the accounts and liabilities of a customer conferred upon you by law we agree that you may at any time without prior notice to us COMBINE OR CONSOLIDATE any or all of such sums of money or part or parts thereof as may now stand or hereafter may from time to time be standing to our credit upon current account deposit account or savings account with any or all of such sums of money or part or parts thereof as may now be or hereafter may from time to time become due or owing to you from or by us either as principal or surety and either solely or jointly with any other person upon current account bills of exchange or promissory notes or upon loan or any other account whatsoever or for actual or contingent liability including all usual banking charges AND we further agree that you shall be at liberty without any notice to or further or other consent from us to apply or transfer any money now or at any time hereafter standing to our credit upon current account deposit account or savings account as aforesaid in payment or in part payment of any such sums of money as may now be or hereafter may from time to time become due or owing to you from or by us as aforesaid and that you may refuse payment of any cheque bill note or order drawn or accepted by us or upon which we may be otherwise liable and which if paid would reduce the amount of money standing to our credit as aforesaid to less than the amount for the time being so due or owing to you from or by us as aforesaid.

(To be signed by all the partners in personal capacity)

.....
ARNOLD BEAUGER	
BRAND BRISTER	
.....

*Delete as appropriate

NOTE: PLEASE AFFIX BUSINESS STAMP



CUSTOMER INFORMATION – COMPANIES, CORPORATE BODIES, PARTNERSHIPS ETC.

PLEASE COMPLETE IN BLOCK CAPITAL LETTERS. STATE NOT APPLICABLE (N/A) WHERE APPROPRIATE.

Name of Company A & B ASSOCIATES	Tax Registration Number 365 436527
Address – Registered Office (including street name and number) 30 ANY STREET	
KINGSTON 5	Telephone Number(s) 012 8670
Address – Place of Business, if different (including street name and number) N/A	
N/A	Telephone Number(s) N/A
Number of Branches/Offices ONE	
Name of Principal Owner ARNOLD BEAVER	Percentage Ownership 90 %
Name of Chief Executive Officer (CEO) SAME AS ABOVE	
Description of Principal Line of Business WEDDING & EVENTS MANAGEMENT	
Names of major suppliers (if applicable) N/A	
Source of Funds COLLECTIONS FROM JOBS COMPLETED	
Anticipated Monthly Turnover J\$250 000.00	
Purpose of Account BUSINESS TRANSACTIONS	
Name and address of any other person(s) with a beneficial interest in the account BRANCO BROSTER, 30 JUSTMAN DRIVE KINGSTON 6	
Name and details of any agent likely to be conducting business on the account. Identification should also be obtained. (Please use overleaf) PLEASE NOTE: AGENTS CAN BE BEARERS, OWNERS AND SIGNING OFFICERS AS APPOINTED	

THIS FORM IS TO BE FILED WITH THE APPLICANT'S KYC DOCUMENTATION.

AGENT INFORMATION				
First Name	Middle Name	Surname	Marital Status	
ARNOLD	SCARECROW	BEAVER	Single <input checked="" type="checkbox"/>	Married <input type="checkbox"/>
Other <input type="checkbox"/>	Alias(es):	Date of Birth:	Tax Registration Number:	
N/A		JUN. 20, 1963	881 754 603	
Nationality:	Country of Residence:			
JAMAICAN	JAMAICA			
Permanent Address (including Street Name and Number):				
10 BARNABY AVE				
KINGSTON 9				
Postal Address (if different):				
N/A				
Occupation:			Period Employed (if applicable):	
CHIEF EXECUTIVE OFFICER			MARCH 2011 - PRESENT	
Employer's Name:				
A & B ASSOCIATES				
Employer's Address:				
30 ANY STREET				
KINGSTON 5				
Telephone Numbers: (Home)		(Work)	(Cellular)	
			034 - 1265	

FOR BANK USE ONLY	
Account Number	Customer Number

PLEASE NOTE: COMPANY STAMP SHOULD BE AFFIXED TO THIS DOCUMENT.

AGENT INFORMATION

First Name	Middle Name	Surname	Marital Status		
BRANCO	BRAVEHEART	BROSTER	Single <input checked="" type="checkbox"/>	Married <input type="checkbox"/>	Other <input type="checkbox"/>
Alias(es):		Date of Birth:	Tax Registration Number:		
N/A		APRIL 30, 1960	365 763 881		
Nationality:		Country of Residence:			
JAMAICAN		JAMAICA			
Permanent Address (including Street Name and Number):					
12 SUGGETSOP DRIVE					
KINGSTON 7					
Postal Address (if different):					
N/A					
Occupation:			Period Employed (if applicable):		
SALES & MARKETING MANAGER			MARCH 2011 - PRESENT		
Employer's Name:					
A & B ASSOCIATES					
Employer's Address:					
30 ANY STREET					
KINGSTON 5					
Telephone Numbers: (Home)		(Work)	(Cellular)		
			034 - 2056		

Account Number:	Customer Number:

NOTE: TO BE COMPLETED BY EACH SIGNING OFFICER

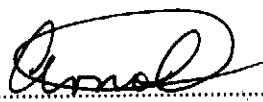
VERIFICATION AGREEMENT

In consideration of the **National Commercial Bank Jamaica Limited** (hereinafter called "the Bank") opening or continuing an account with the undersigned, the undersigned hereby agrees with the Bank in respect of each account with the undersigned now or hereafter kept by the Bank at any of its branches or agencies to verify the correctness of each statement of account and the regularity and validity of all related cheques, instruments analogous to cheques and/or vouchers received from the Bank and if a statement of account and relative cheques, instruments analogous to cheques and/or vouchers are not received by the 10th day after the end of each month or, if statements are not to be prepared monthly, by the 10th day after the end of the term agreed on for their preparation to collect and obtain them, that is, such statements and related cheques, instruments analogous to cheques and/or vouchers from the Bank and within 30 days after the time when they should have been received to notify the Bank in writing at the branch or agency where the account is kept of any alleged omissions from or debits wrongly made to or inaccurate entries in the account as so stated including but not limited to debits wrongly made as a result of or arising out of any forgery or fraud whatsoever and by whomsoever caused, including the forgery of a drawer's signature on any cheques, instruments analogous to cheques and/or vouchers and also of anything which impairs or affects the regularity, validity or negotiability of any related cheques, instruments analogous to cheques and/or vouchers and that at the end of the said 30 days the account as kept by the Bank shall be conclusive evidence without any further proof that, except as to any alleged errors so notified, the account contains all credits that should be contained therein and no debits that should not be contained therein and all the entries therein are correct and subject to the above exception the Bank shall be free from all claims in respect of the Account.


The undersigned further declares and agrees that it is essential and important that the examination and verification of the accounts, related cheques, instruments analogous to cheques and vouchers be carried out in the manner and within the time stipulated herein and that the statements of account shall have conclusive effect and be unchallengeable in relation to such entries or items in respect of which no notification of errors has been given by the undersigned in the manner and within the time hereinbefore stipulated.

DATED this 3rd day of AUGUST 2011

FULL NAME: ARNOLD BEAVER

SIGNATURE: 

FULL NAME: BRANCO BROSTER

SIGNATURE: 

PLEASE AFFIX
COMPANY STAMP

NCB START-UP PACKAGE AGREEMENT

For purposes of this Agreement, NCBJ refers to National Commercial Bank Jamaica Limited, a company incorporated under the laws of Jamaica and having its registered office at 32 Trafalgar Road, Kingston 10, in the parish of Saint Andrew, of the one part, and the words “you” and “your” refer to the company / business entity of the other part that has agreed to the terms and conditions of this agreement through the person(s) authorized to sign on behalf of such company / business entity appending his / her / their respective authenticated signature(s) to this document.

This document (**The NCB Start-Up Package Agreement**) governs the terms and conditions of the NCB Start-Up Package facility and sets out NCBJ’s and your respective responsibilities under the NCB Start-Up Package facility (hereinafter called “Start-Up Package”).

- **START-UP PACKAGE:** To avail of the NCB Start-Up Package facility, you are required to be a certified newly established business entity as well as operate a current account with no stipulated minimum monthly credit balance. Under this Agreement, you are entitled to the following:

PRODUCT / SERVICE	FEATURES / ENTITLEMENTS
Business Current Account	<ul style="list-style-type: none"> • No monthly service charge for an initial three (3) months. • No minimum monthly credit balance requirement.
Liquidity, Cash Management, & Investment Services	<ul style="list-style-type: none"> • Free online (internet) banking for enquiries, electronic statement files, and download of account information. • Free Sweep facility for an initial three (3) months.

- **FEES AND CHARGES:** NCBJ reserves the right to apply the respective monthly service charge based on the existing Business Current Account Scheme once the initial three (3) month period has expired. The same applies for the Sweep facility fees. Any such service charge will be calculated and applied at the end of each month following the initial three (3) month period.

Service charges will be deducted from your Business Current Account, or other deposit account, in that order, depending on the available balance in your Business Current Account.

Any service charge applied to your account will appear as a charge on your current account statement.

- **AMENDMENTS TO THIS AGREEMENT:** NCBJ reserves the sole right to vary the terms and conditions contained in this Agreement and the fees, charges, and other terms and conditions described in other documents incorporated by reference.
- **TERMINATING THIS AGREEMENT:** NCBJ reserves the right to terminate this Agreement at any time by giving thirty days notice in writing. NCBJ is not obliged to stipulate any reason for so terminating the Agreement.

You may terminate this Agreement by giving thirty days notice in writing.

- **APPLICABLE LAW:** This Agreement is governed by the laws of Jamaica. If there is any conflict between this Agreement and the applicable law, this Agreement will be considered changed to the extent necessary to comply with the law. If any provision in this Agreement is declared invalid, unenforceable, or illegal, that part will not affect the validity of the other provisions in this Agreement.
- **SHARING INFORMATION REGARDING YOUR NCBJ RELATIONSHIPS:** By executing this Agreement, you hereby agree that NCBJ and its subsidiaries reserve the right to share customer transactions and information with each other through a central information system.

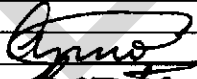

- **NOTICES:** Notices sent to you will be considered effective if mailed to your address on our records. Unless otherwise provided in this Agreement, notices from you must be in writing and will be effective upon receipt. All notices (including any returned to us as undelivered) are considered delivered to you on the date of posting. NCBJ is not responsible for notices lost in transmittal.

I/We confirm that I/we understand and agree to be bound by the terms and conditions herein contained including, but not limited to the Agreements (mandates) applicable to each product, account, or service which I/we obtain from NCBJ and its subsidiaries. I/We also agree to pay all fees associated with such products, accounts, and services.

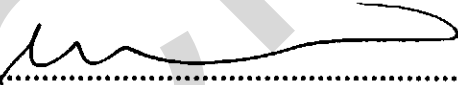
REGISTERED NAME OF COMPANY / ENTITY:..... A & B ASSOCIATES

ADDRESS OF COMPANY / ENTITY:..... 30 ANY STREET, KINGSTON 5

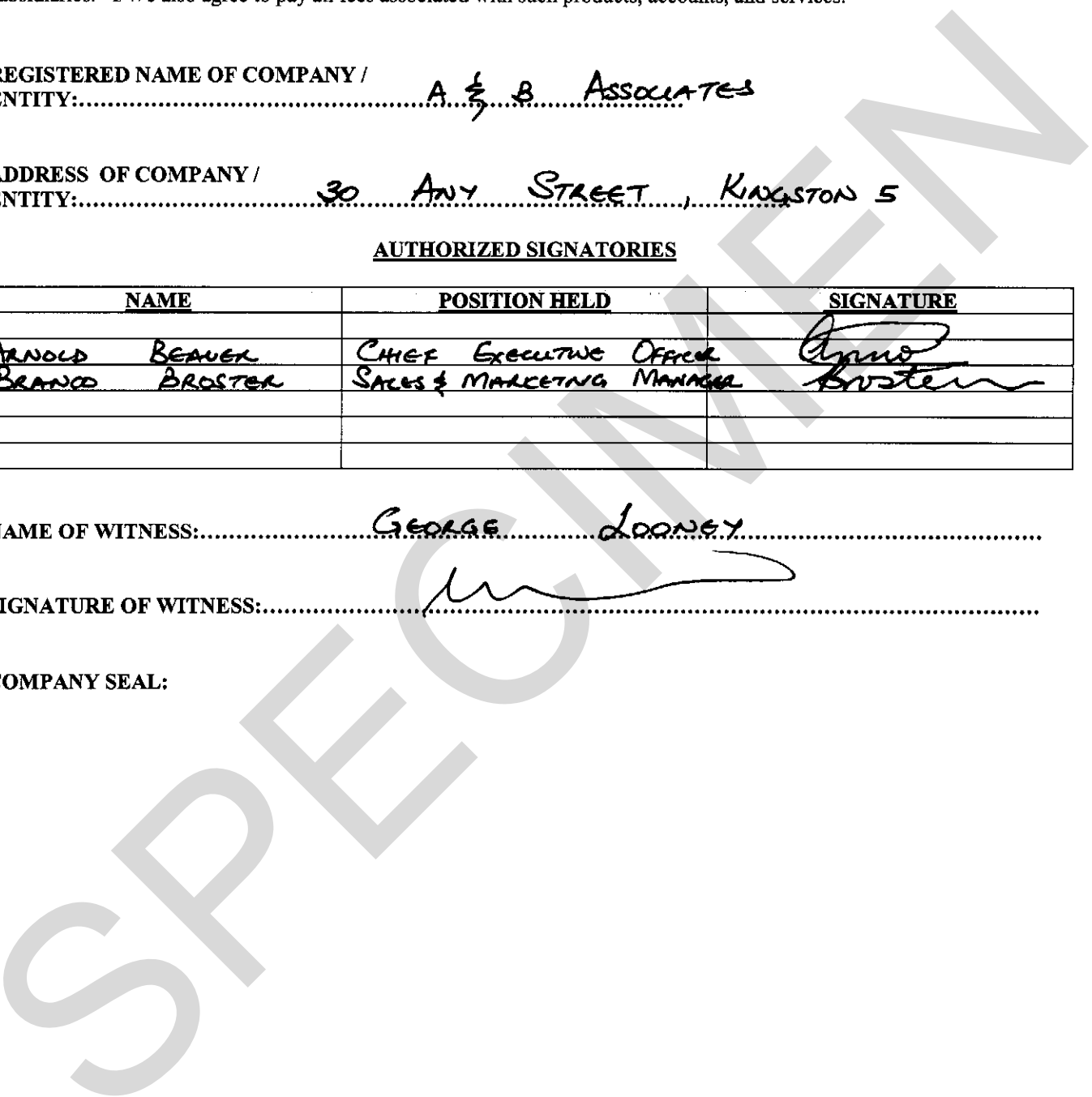
AUTHORIZED SIGNATORIES

<u>NAME</u>	<u>POSITION HELD</u>	<u>SIGNATURE</u>
<u>ARNOLD BEAVER</u>	<u>CHIEF EXECUTIVE OFFICER</u>	
<u>BRAND BROSTER</u>	<u>SALES & MARKETING MANAGER</u>	

NAME OF WITNESS:..... GEORGE LOONEY

SIGNATURE OF WITNESS:..... 

COMPANY SEAL:





DATE:.....

NCB BUSINESS PREMIUM PLAN AGREEMENT

For purposes of this Agreement, NCBJ refers to National Commercial Bank Jamaica Limited, a company incorporated under the laws of Jamaica and having its registered office at 32 Trafalgar Road, Kingston 10, in the parish of Saint Andrew, of the one part, and the words "you" and "your" refer to the company / business entity of the other part that has agreed to the terms and conditions of this agreement through the person(s) authorized to sign on behalf of such company / business entity appending his / her / their respective authenticated signature(s) to this document.

This document (**The NCB Business Premium Plan Agreement**) governs the terms and conditions of the NCB Business Premium Plan facility and sets out NCBJ's and your respective responsibilities under the NCB Business Premium Plan facility (hereinafter called "Business Premium Plan").

- **BUSINESS PREMIUM PLAN:** To avail of the NCB Business Premium Plan facility, you are required to operate a current account maintaining a minimum monthly credit balance of JMD200,000. Under this agreement, you are entitled to the following:

PRODUCT / SERVICE	FEATURES / ENTITLEMENTS
Business Current Account	<ul style="list-style-type: none"> • No monthly service charge provided that the JMD200,000 minimum monthly balance is maintained. • Overdraft protection, including uncleared effects limits (Subject to qualification) • No charge for your first set of 600 cheque leaves (Excludes specially printed cheques). • One (1) free night depository bag. • One (1) free audit confirmation per annum.
Liquidity, Cash Management, & Investment Services	<ul style="list-style-type: none"> • Free online (internet) banking for enquiries, electronic statement files, and download of account information. • Waiver of the per employee fee for automated payroll service through NCB e-Link. • Free Sweep facility. • 50% discount on Standing Instructions.

- **MINIMUM MONTHLY BALANCE REQUIREMENT:** In order to access the value-added features and benefits stated above, you are required to maintain a minimum monthly credit balance of JMD200,000 in your business current account. This minimum monthly credit balance is calculated by taking the lowest end-of-day balance throughout each month.
- **FEES AND CHARGES:** NCBJ reserves the right to apply a monthly service charge based on the existing Business Current Account Scheme in the event that your minimum monthly credit balance falls below the JMD200,000 requirement. Any such service charge will be calculated and applied to your account at the end of the month of your failure to maintain the stipulated minimum monthly credit balance.

The end-of-day balances on your Business Current Account throughout each calendar month will be used to determine whether or not a monthly service charge is applied.

Service charges will be deducted from your Business Current Account, or other deposit account, in that order, depending on the available balance in your Business Current Account.

Any service charge applied to your account will appear as a charge on your current account statement.

- **AMENDMENTS TO THIS AGREEMENT:** NCBJ reserves the sole right to vary the terms and conditions contained in this Agreement and the fees, charges, and other terms and conditions described in other documents incorporated by reference.

- **TERMINATING THIS AGREEMENT:** NCBJ reserves the right to terminate this Agreement at any time by giving thirty days notice in writing. NCBJ is not obliged to stipulate any reason for so terminating the Agreement. The termination will not affect your obligations under this Agreement for transactions initiated prior to termination. Failure to meet the required minimum monthly credit balance requirement for six consecutive months will result in immediate termination of your Business Premium Plan without notice.

You may terminate this Agreement by giving thirty days notice in writing.

- **APPLICABLE LAW:** This Agreement is governed by the laws of Jamaica. If there is any conflict between this Agreement and applicable law, this Agreement will be considered changed to the extent necessary to comply with the law. If any provision in this Agreement is declared invalid, unenforceable, or illegal, that part will not affect the validity of the other provisions in this Agreement.
- **SHARING INFORMATION REGARDING YOUR NCBJ RELATIONSHIPS:** By executing this Agreement, you hereby agree that NCBJ and its subsidiaries reserve the right to share customer transactions and information with each other through a central information system.
- **NOTICES:** Notices sent to you will be considered effective if mailed to your address on our records. Unless otherwise provided in this Agreement, notices from you must be in writing and will be effective upon receipt. All notices (including any returned to us as undelivered) are considered delivered to you on the date of posting. NCBJ is not responsible for notices lost in transmittal.

I/We confirm that I/we understand and agree to be bound by the terms and conditions herein contained including, but not limited to the Agreements (mandates) applicable to each product, account, or service which I/we obtain from NCBJ and its subsidiaries. I/We also agree to pay all fees associated with such products, accounts, and services.

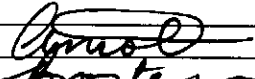

REGISTERED NAME OF COMPANY /

ENTITY:..... A & B ASSOCIATES

ADDRESS OF COMPANY /

ENTITY:..... 30 ANY STREET, KINGSTON 5

AUTHORIZED SIGNATORIES

NAME	POSITION HELD	SIGNATURE
<u>ARNOLD BEAVER</u>	<u>CHIEF EXECUTIVE OFFICER</u>	
<u>BRANCO BROSTER</u>	<u>Sales & MARKETING MANAGER</u>	

NAME OF

WITNESS:..... GEORGE LOONEY

SIGNATURE OF

WITNESS:..... 

COMPANY SEAL:



Business Internet Banking Application Form

No: _____

We A & B ASSOCIATEDS (name of customer) having registered office at 30 ANY STREET,
KINGSTON 5 (hereinafter referred to as the "Business Customer") wish to apply for the NCB e-Link Business Internet Banking Service

being offered by National Commercial Bank Jamaica Limited on the website currently located at www.ncb.com or www.ncbelink.com.

Business/Corporate Login Name: A & B ASSOCIATEDS Business Classification (One): Sole Proprietorship Partnership Corporation
 (Use LETTERS & NUMBERS only) Church, Club & Association Other

e-Link Business Service: Please tick below either Free Service or Full Access Service (One):

<input checked="" type="checkbox"/> Read Only Access (ROA) - SINGLE USER ONLY "Access Option A: View Accounts"							
Free Service	Name of User	User Login Name	Communication Address & Telephone Number	e-mail	View Access Option	Bank Account Numbers ONLY	Authorised Signature(s)
1	ARNOLD BEAVER	A BEAVER	30 ANY STREET KIN 5, 029-1765	BEAVER@ gmail.com	A	896 784 567	

OR

Full Access Service	Name of User	User Login Name (Use letters & numbers only)	Communication Address & Telephone Number	e-mail	Transaction Access Options (<input checked="" type="checkbox"/> T for All or specify B/C)			Bank Account / Credit Card / Merchant Number	Authorised Signature(s)
					A	T	B C		
1					<input checked="" type="checkbox"/>				
2					<input checked="" type="checkbox"/>				
3					<input checked="" type="checkbox"/>				
4					<input checked="" type="checkbox"/>				
5					<input checked="" type="checkbox"/>				
6					<input checked="" type="checkbox"/>				

* Board Resolution must be submitted for businesses governed by a board and Partnership Letter must be submitted for partnerships. The Business and User Limits form (on page 3) must also be completed for Transaction Access options (T, B or C). If user Transaction Access option contradicts Business & User Limits option, then the Business & User Limits will be applied.



e-FINANCIAL SERVICES AGREEMENT - BUSINESS

We the Business Customer (herein after being referred to as "we", "us", "our") agree and acknowledge that this application, once accepted by National Commercial Bank Jamaica Limited ("the Bank") shall form part of our NCB e-FINANCIAL SERVICES Agreement. We further agree that the NCB e-FINANCIAL SERVICES Agreement is and shall be governed by the NCB e-FINANCIAL SERVICES Terms and Conditions, which we have read and agreed to and which form an integral part of this Agreement.

We acknowledge that the NCB E-FINANCIAL SERVICES has been explained to us. We further acknowledge that the products and the NCB e-FINANCIAL SERVICES Terms and Conditions may change from time to time, and that the products and Terms and Conditions in effect at any point in time will be available on the NCB e-FINANCIAL SERVICES website at www.incb.com. We agree that if we maintain our NCB e-FINANCIAL SERVICES, or otherwise use, or benefit on our instructions from the use of, the NCB e-FINANCIAL SERVICES after the effective date of a change in the Terms and Conditions, we will by so doing be deemed to be aware of any such change or changes, and to indicate our agreement to it or them.

In order to assist the Bank and its subsidiaries (the Bank and its subsidiaries are called "NCB", which term refers to each or all of them) in providing us with accurate and up-to-date service, we agree to the sharing of the information set out in this Application within NCB, and we waive any rights of confidentiality in that regard. We agree that NCB may use the information in this Application in order to augment and update information currently held by each entity.

Further we authorise the Bank to debit the account below the amount representing the monthly access fee.

896 784 567
Account Number

ARNOLD BEAVER (CEO)
NAME & TITLE


AUTHORISED SIGNATURE

BRANCO BROSTER (SALES & MARKETING MGR)
NAME & TITLE


AUTHORISED SIGNATURE

DATE: 03/08/2011

PLEASE AFFIX COMPANY STAMP



Sample Completed Business and User Limits Form

Business and User Limits

(To be completed for all Users assigned Transactions Access options (T, B or C) on page 1, where T: All; B: Inter-Account Transfers, Wire Transfers, Bill Payment, Credit Card/Merchant Service and C: Electronic File Payments (eg. Payroll/supplier payment & vendor collection))

Indicate Business Level Limit →	Amount (J\$)	Period (☑ One)		
		Daily	Weekly	Monthly
	\$2.5M	✓		

Transaction Access Options (Enter T for All or specify B/C)			User Name	Maximum Entry Limit (J\$)	Approval Type (☑ One)		Approval Limit (J\$)		No. of additional approvals required °
T	B	C			Singly	Jointly	From	To	
✓			Junior-Officer	2,500,000.00	—	—	—	—	1, 2, 3
✓			Senior-Officer Level 1	2,500,000.00	✓		0.00	500,000.00	-
✓						✓	500,001.00	1,500,000.00	1
✓						✓	1,500,001.00	2,500,000.00	2
		✓	Senior-Officer Level 2	2,500,000.00	✓		0.00	1,000,000.00	-
✓						✓	1,000,001.00	1,500,000.00	1
✓						✓	1,500,001.00	2,500,000.00	1
✓			Manager	2,500,000.00	✓		0.00	2,500,000.00	-
✓			Executive Manager	—		✓	0.00	2,500,000.00	1
✓			Director	—	✓		0.00	2,500,000.00	-

Table Heading Definition:

- **Transaction Access Options** → T: ALL Transactions; B: Inter-Account Transfers, Wire Transfers, Bill Payment, Credit Card/Merchant Service; C: Electronic File Payments (eg. Payroll/supplier payment & vendor collection).
- **User Name** → Enter user name.
- **Entry Limit** → Refers to the limit that a user can enter/create a transaction instruction, similar to a user preparing a cheque in the physical world. (NB - Entry limit cannot exceed the Business level limit)
- **Approval Type** → A user can either approve a transaction by himself (singly) or approve a transaction along with other users (jointly).
- **Approval Limit** → Refers to the limit range that a user can approve transactions. The limit range must be consistent. (NB - Approval limit cannot exceed the Business level limit)
- **No. of Additional Approvers required** → ° Only the number of additional approvers is required in this column. (NB - The name of the user should not be entered)



Explanations for each User:

- **Junior-Officer:** this user can create 'All' types of transactions up to \$2,500,000. The user cannot approve transactions but requires approvers (whether 1, 2 or 3).
- **Senior-Officer Level 1:** this user can create 'All' types of transactions up to \$2,500,000. The user can also approve transactions up to \$500,000 singly (i.e. by himself). The user requires one (1) additional user to approve transactions from \$500,001 to \$1,500,000 and two (2) additional users to approve transactions from \$1,500,001 to \$2,500,000. The additional user can be any other user who has an approval limit within the specific transaction limit.
- **Senior-Officer Level 2:** this user can only create 'Electronic File Payments' transactions up to \$2,500,000. The user can also approve transactions up to \$1,000,000 singly (i.e. by himself). The user requires one (1) additional user to approve transactions up to \$2,500,000. The additional user can be any other user who has an approval limit within the specific transaction limit.
- **Manager:** this user can create 'All' types of transactions up to \$2,500,000. The user can also approve transactions up to \$2,500,000 singly (i.e. by himself). The user can also jointly approve transactions up to \$2,500,000.00.
- **Executive Manager:** this user has no entry limit but requires one (1) additional user to approve any type of transaction up to \$2,500,000. The additional user can be any other user who has a joint approval limit within the specific transaction limit.
- **Director:** this user has no entry limit and can approve any type of transaction up to \$2,500,000.



Format of letter of mandate for Debiting an external account
(On the letterhead of External Account holder)

Date 03/08/2011

National Commercial Bank Jamaica Limited

MATILDA'S CORNER Branch

Dear Sir/Madam,

**Authority in favour of National Commercial Bank Jamaica Limited
to debit my/our account with National Commercial Bank Jamaica Limited (hereinafter called
"NCB") for the credit of**

A & B ASSOCIATES
(Business e-Link Customer Name)

I/we A & B ASSOCIATES have a business relationship with DASH RENTAL and have agreed to make regular payments to the said company.

I/we hereby request and authorize NCB to link my/our account number 896 784 567 maintained at MATILDA'S CORNER branch to the account of DASH RENTAL number 376 000 489 maintained at HALF MOON branch under the NCB Business Internet Banking facility.

I/we further request and authorize you to debit my/our above account in the amount of \$ 50,000.00

weekly/fortnightly/monthly on the instructions of ARNOLD BEAVER using the NCB Business Internet Banking facility commencing 03 OCTOBER 2011. These instructions are to remain in force **until cancelled by me/us in writing.**

I/we undertake to indemnify the Bank in respect of any actions, proceedings, claims, damages, costs and expenses whatsoever arising in respect of all withdrawals from my/our account number 896 784 567 made pursuant to this letter of authorization and accordingly I/we shall hold NCB harmless and indemnified and its interest protected as a result of acting on my/our above instructions.

[Signature] Signature
(External Account Holder)

[Signature] Signature
(External Account Holder)

(Business e-Link Customer Stamp/Seal)



CHECKLIST (for office use only)

Confirmed that the following fields have been filled (please check)

- Name and Address of Customer
- Business/Corporate Login Name and Business Classification (type of business entity)
- Full User Name, their Login Name, Communication details and Access options
- Business Account Numbers, Credit Card or Merchant Number, if applicable
(NO PERSONAL ACCOUNTS ACCEPTED)
- At least two directors and/or authorised signatories have signed on the relevant pages (1, 2 & 3)
- The same should be affixed with, “For – Authorised Signatory” stamp
- Business and User Limits for transaction limits and work flows for Full Access Service

Confirmed that the following documents have been enclosed (please check)

- E-Financial Services Agreement – Business document duly signed.
- Certified true copy of the Board resolution signed by two Directors/Chairman/Company Secretary.
- In case of Partnership, a Partnership Letter signed by all the partners.
- Letter of mandate for Debiting external accounts, required if an external account for debiting has to be linked to the Customers login (For e.g. vendor collection or Pre-Authorised Payments). No mandate letter is needed for payments by a company to its suppliers or employees (For e.g. salary).

Date: _____

(Signature of Manager/Branch Official)

Please forward the forms to:

**Direct Banking Unit
NCB Half Way Tree
94 Half Way Tree Road
Kingston 10.**