



BRAND MANUAL

April 2012

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STRICT RESTRICTION OF USE

National Commercial Bank Jamaica Limited (NCB/The Bank and its Subsidiaries) reserves the right to update and modify this Manual at any time at its sole discretion and shall inform all relevant stakeholders upon occurrence of such updates and/or modifications.

Any use by Agencies and Service Partners of the Bank's Intellectual Property, whether registered or not registered, such as, but not limited to, trade names, trademarks, logos, logotypes, patents, product designs and other designs, know-how, marketing and communication material shall be made in strict compliance with this Brand Manual and any other provision of applicable law or of contractual agreements between the Bank and its Agencies and Service Partners. Use of the Manual and the information contained therein should not be without the expressed permission of NCB.



INTRODUCTION

The National Commercial Bank Jamaica Limited (NCB) is proud of its status as a premier financial institution. Our brand is a valuable asset that is used to shape our business philosophy and corporate identity. Perception and affinity for our brand are created through the ways we operate our business, as well as how we communicate with and serve customers and communities at large. Our aim is to foster positive perceptions and strong affinities by making our brand recognizable based on its appeal and distinctiveness.

This Manual is designed to help present the brands of NCB and its main subsidiaries in a consistent way in all communication material, as visual presentation highly influences brand perception. We achieve effective visual brand identity by the strategic use of particular elements to create distinction, such as specific typefaces, colors, imagery and messaging. The guidelines in this Manual are intended to ensure NCB's visual identity is presented accurately at all times.

If you have any queries, please contact us at brandncb@jncb.com.



THE ATRIUM

With a contemporary architectural design by McMorris, Sibley and Robinson; “The Atrium” utilizes the feeling of space and light with its impressive angular structure and courtyard setting framed by large gold fleck glass panels. Occupying 145,399 square feet of prime commercial property, the Atrium became the Head Office of the National Commercial Bank Jamaica Limited on November 26, 1985.

“The Atrium” is a known Jamaican landmark with historical recognition as a collectors’ stamp, and is still today the Bank’s Head Office.

ABOUT US

OUR HISTORY

NCB had its genesis in 1837 when the Colonial Bank of London England, opened its doors on Harbour Street in Kingston, Jamaica. In 1925, Barclays Bank of London acquired Colonial Bank together with two other banks and the combined organization was incorporated as the Barclays Bank (Dominion Colonial and Overseas), which later became Barclays Bank D.C.O. and eventually, Barclays Bank of Jamaica Limited.

In August 1977, the Jamaican government acquired all the shares of Barclays Bank of Jamaica Limited and changed its name to National Commercial Bank Jamaica Limited. Under the leadership of local Jamaicans, the Bank enjoyed growing profitability and increased market share, as well as recorded a number of “firsts” for banking in Jamaica, which included the launch of the first local credit card, Keycard, in 1981 and being the first Jamaican bank to acquire \$1B in customer deposits and assets in excess of \$1.3B.

NCB was listed on the Jamaica Stock Exchange in 1986, when employees and thousands of Jamaicans invested to become shareholders of the Bank.

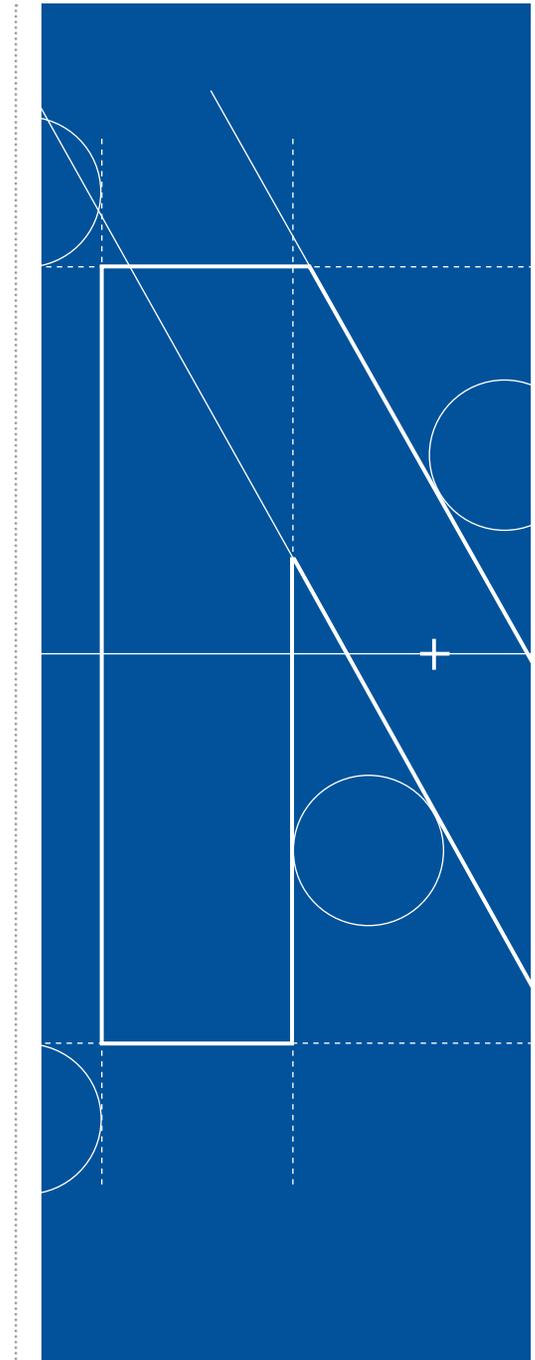
In 1993, the Bank acquired all of the issued capital of the country’s third largest commercial bank, Mutual Security Bank Limited, with which it merged in 1996, thus becoming a more dominant player in the Jamaican financial sector. The Bank also extended its reach by establishing a Representative Office in the United Kingdom and subsequently opening an offshore banking center in the Cayman Islands.

In March 2002, Jamaican-Canadian billionaire, Michael Lee Chin acquired 75% shareholding in NCB, through AIC, one of the largest privately-held mutual fund companies in Canada.

NCB has continued its tradition as an iconic Jamaican brand, now serving over one million individuals and businesses in and outside the country. In recognition of its acumen in the management of its people and operations, the company has been the recipient of numerous local and international awards for the past six years, including accolades from world-renown The Banker magazine as the “Best Banking Group” in Jamaica for three consecutive years, and most recently as the 2010 Top Bank in the Central American region. Local honours have included being named the number one “Employer of Choice” by the Jamaica Employers Federation in 2008 and the top financial institution for “Corporate Governance” recognized by the Private Sector Organization of Jamaica in 2009.

As the largest and most profitable financial institution in Jamaica, NCB prides itself on growing its business by practicing prudent financial and risk management, investing in employee expertise and continually striving to offer relevant products and reliable service to customers. Also, its strong ethos for corporate philanthropy continues to be demonstrated in its significant ongoing contribution to nation-building.

With clear focus and strategic positioning, NCB has achieved historic rise to prominence and now sets its sight on wider brand recognition.



OUR VISION

To be the premier financial institution delivering superior products and services to satisfy the needs of our customers, while developing our employees and contributing to nation-building.

OUR CORE VALUES

We hold a deep and abiding respect for each customer, every colleague in our companies, and all our shareholders. We commit to find new, practical and innovative ways to make the term “excellent service” more relevant to each customer – every day. We commit to the relentless renewal of our enterprise through the constant training of our people at all levels. In our merit-based culture, individual reward and recognition will be a result of measured performance. We treat all competitors as noble, but we will compete fairly and vigorously to win.

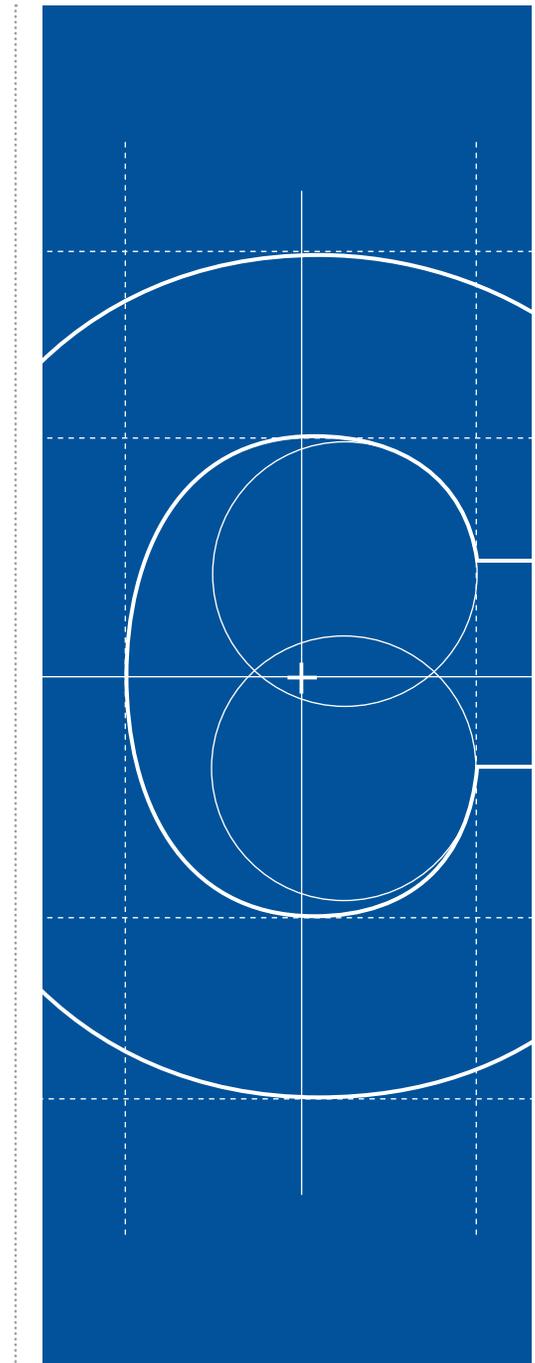
OUR BRAND PILLARS

NCB delivers on a promise of trust and reliability through a commitment to three key brand pillars. One of these pillars, **Strength**, is rooted in the confidence that our customers put in doing business with a financial institution that is sound, secure and strongly civic-minded. The other two, **Innovation** and **Expertise**, are pillars critical to our success and differentiation in our industry as we regard employee development, product innovation and service excellence as fundamental. We will continue to build on these pillars which are explained below:

Innovation – At NCB, we are constantly striving to improve the financial solutions we offer, in order to meet the changing needs of our customers. We also drive innovation in our operations by using technology as a key enabler of greater efficiency and better service delivery.

Expertise – NCB professionals possess expert knowledge in their respective areas of our business. Equally important, we foster superior customer relationship management skills that engender trust and loyalty with those we serve

Strength – Sound and prudent management are hallmarks of sustainability for NCB. We carry out our business within a framework that observes proper ethical, regulatory and financial practices, while embracing our role as a responsible corporate citizen.



THE NCB VISUAL IDENTITY

BRAND ARCHITECTURE

NCB employs a single unitary brand system, where the “NCB” is included in the name of the major subsidiaries of the group. Through this positioning, we can ensure that we are building equity in the NCB brand and being consistent in creating a core visual identity.

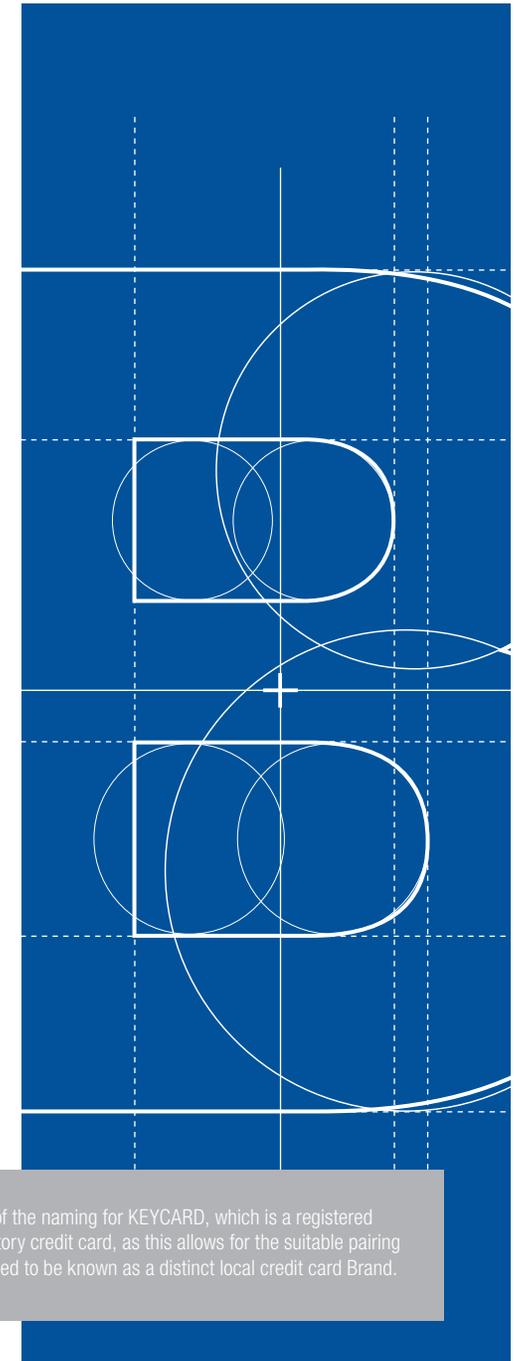


Naming convention and visual references for products and specific service offerings are also to be consistent across the Bank and its subsidiaries, adhering to the tenets of the brand architecture.



KEYCARD

***Please note:** A deviation exists in the case of the naming for KEYCARD, which is a registered trademark for Jamaica’s first and only proprietary credit card, as this allows for the suitable pairing and partnership presence. KEYCARD is intended to be known as a distinct local credit card Brand.



CORPORATE & BUSINESS LOGOS



BUILDING A BETTER JAMAICA



BUILDING A BETTER JAMAICA



Corporate Icon

Consist of one element, the NCB custom-drawn logo typeface. Application of this is limited to the following:-

1. corporate communication materials which contain messaging applicable to the entire NCB group of companies.
2. instances where an NCB business or sub-brand logo is not applicable due to space constraints and would diminish the visual impact of the brand.

Corporate Tagline

“Building a Better Jamaica.” represents the corporate tagline of NCB.

Corporate & Business Signatures

The NCB Corporate Signature is composed of two elements: the NCB custom-drawn logotype and the words “Building a Better Jamaica.” typeset in Helvetica.

The NCB Business Signature is composed of two elements: the NCB custom-drawn logotype and the words “National Commercial Bank Jamaica Limited” typeset in the Helvetica.

These logos have been carefully typeset and should not be altered in anyway.

***Please note:** This customization provides optimum legibility in the sizes and orientations. Do not attempt to recreate this artwork. These elements must always remain in the same size and position that appear in the reproducible artwork.



BUILDING A BETTER JAMAICA



**NCB ICON + NCB TAGLINE LOGOTYPE
= NCB CORPORATE SIGNATURE**

**NCB ICON + NCB LOGOTYPE
= NCB BUSINESS SIGNATURE**

Signature System

This NCB signature system is the graphic representation of our company and the value for which it stands. It identifies us to all stakeholders, displaying an image that is both strong and discrete.

The NCB signature combines the two most important visual elements of our brand, the NCB logotype and the NCB symbol. The diagram to the left illustrates the recognizable graphic features that make the NCB signatures unique.

Position, size and colour along with the spatial and proportional relationships of the NCB signature elements are predetermined and should not be altered. It should be noted that modification or re-treatment of the NCB symbol will detract from the integrity of the NCB signature and, more importantly, the value of the NCB brand. To ensure consistent representation of our brand identity always use high-quality vendors and reproduction methods.

To obtain electronic master signature artwork, please contact us at brandncb@jncb.com.

***Please note:** The NCB Corporate Signatures shown here and throughout these guidelines are used as illustrative examples.

LOGO USE/CLEAR SPACE



THREE INCHES (3")



TWO INCHES (2")



ONE INCH (1")



TWO INCHES (2")



ONE INCH (1")

DETERMINING A MINIMUM SIZE

To ensure that the NCB signatures are always legible and accurately reproduced, minimum size guidelines have been determined. Never reproduce the signature at sizes less than those shown. As illustrated, the minimum size is determined by measuring the height of the NCB custom-drawn logotype. However where space limitations dictate the use of a reproduction size that is smaller than the recommended minimum, contact us at brandncb@jncb.com for approval of those special applications. Observe the reproduction size requirements of the signature to avoid poor quality or distortion.

*Please note: The smallest approved signature in the Stacked logo format is 2.54cm (1in).



CLEAR SPACE/MEASURING THE PROTECTION AREA

A clear area around the NCB Corporate Signature will ensure maximum visibility and impact on every communication. Avoid crowding the signature with other graphic elements such as typography, taglines and imagery. As indicated, the height of the NCB ICON (x) has been chosen as the standard unit of measurement for calculating the signature protection area.

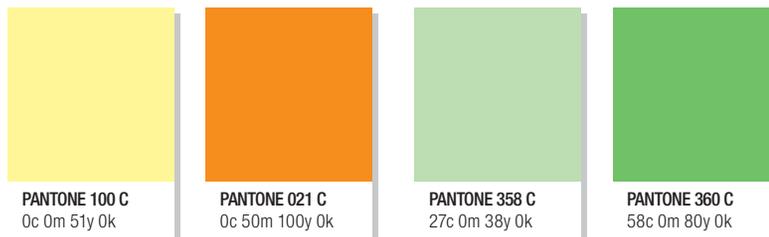
CLEAR AREA FOR PRINT AND ELECTRONIC MEDIA

The protection area on each side around the NCB Signature should be equal to or greater than the height of the NCB ICON (x). Follow this standard for all media except for signs, banners etc. The protection area should be scaled proportionately with the logo.

CLEAR AREA FOR SIGNS AND BANNERS ETC.

Reproducing the NCB Signature in sign applications often requires more flexibility. For banners, building façades, directory signs, monument signs etc. the protection area on each side around the NCB signature should be equal to or greater than half (0.5x) of the height of the NCB ICON. The protection area should be scaled proportionately with the logo.

CORPORATE COLOUR PALETTES



Primary Colours

The primary colours should dominate all print materials.

PMS 287 C 100c 68m 0y 12k
PMS 109 C 0c 10m 100y 0k

Supporting Colours

Supporting and accent colours may be used with the primary palette but should not overwhelm it.

PMS 290	25c 2m 0y 0k	PMS CYAN	100c 0m 0y 0k
PMS 2925	85c 24m 0y 0k	PMS 285	89c 43m 0y 0k
PMS 289	100c 64m 0y 60k	PMS 109	0c 10m 100y 0k
PMS 102	0c 0m 95y 0k	PMS 114	0c 8m 73y 0k
PMS 100	0c 0m 51y 0k	PMS 021	0c 50m 100y 0k
PMS 358	27c 0m 38y 0k	PMS 360	58c 0m 80y 0k

CONTACT US

The NCB Marketing team is responsible for the brand management of all the NCB companies and subsidiaries, and insures the accurate, consistent and proper use of NCB logos, marks, look and feel and naming conventions in all applications by providing direction, guidance and properly built artwork, other graphic representations and communication material.

For additional information about NCB brand identity support, inquiries and special requests, or to obtain other NCB brand artworks, electronic templates, fonts and artwork, including photography, please contact us by email at brandncb@jncb.com.

