

NCB ON-THE-GO ACCOUNT TERMS AND CONDITIONS FOR STANDARD ON-THE-GO ACCOUNTS

By requesting a NCB ON-THE-GO STANDARD ACCOUNT (“the Account”) and signing the agreement below I confirm that I understand and agree to comply with the terms and conditions of the Account as set out in this document. I further confirm that I have also read, understood and accepted the Terms and Conditions for Banking Relationship with National Commercial Bank Jamaica Limited (“NCB”) in force from time to time (a copy of which is available from NCB’s website www.jncb.com) and which also governs my operation of the Account.

NCB may vary the Account terms and conditions including applicable fees at any time and will give notice of any such variation in accordance with the Terms and Conditions for Banking Relationship with NCB in force from time to time or otherwise as required by law. All fees applicable to the Account can be viewed in NCB’s Fee Guide on the bank’s website at www.jncb.com (“the bank’s website”).

The Account will be maintained and operated as a transactional non-interest bearing current account without check writing privileges. All requirements for opening the Account including the minimum opening balance, Know Your Customer (“KYC”) and identification requirements will be specified by NCB from time to time and published on the bank’s website along with the key features of the Account. It is understood that a passbook will not be issued for the Account and that a statement will be issued electronically at intervals to be determined by NCB.

Account holders may access the Account via NCB’s online banking platform as well as link the Account to their debit card for use via Point of Sale (“POS”) machines or Automated Banking Machines (“ABM’s”). Access to the Account via NCB’s online banking platform or debit cards will be governed by the bank’s e-Financial Services Agreement and debit cardholder agreement in effect from time to time. No overdraft or debit balances will be allowed on the Account.

NCB reserves the right to close the Account at any time including where the Account holder, or any one of them where the Account is jointly held, no longer meets the requirements for maintaining the Account or fails to comply with any conditions imposed by NCB.

The Account holder can request NCB to close the Account at any time by notice in writing. The closure of the Account will not affect any obligations which may have arisen under these terms and conditions prior to the Account closure.

By signing below, I confirm that:

- I have read, understood and agree to be bound by the provisions of the **NCB On-The-Go Account Terms and Conditions for Standard On-The-Go Accounts** as of the date appearing below; and
- I have read and accept the features of the NCB On-The-Go Standard Account and agree to meet the account opening requirements stipulated by NCB.

.....
Customer Name

.....
Customer Signature

Witnessed by (NCB Officer)

Date: