



CONSENT TO USE ELECTRONIC RECORDS AND SIGNATURE

From time to time, we may be required by law to provide you with certain written notices or disclosures (“Communications”) in relation to your accounts. With your consent, we may make such communications to you electronically. Your consent is also required generally to use electronic records and signatures throughout our relationship with you.

Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree, please confirm your agreement by selecting the check-box next to ‘I agree to use electronic records and signatures’ before clicking ‘CONTINUE’ within the DocuSign system.

In this consent form:

- “We”, “us”, “our” and “the Company” means Sagicor Bank Jamaica Limited and/or its affiliates.
- “You” or “your” means the customer giving consent, as well as each additional account holder, authorised signatory, authorised representative and/or service user identified on any Sagicor Bank product that you apply for, use or access.
- “Communications” means each disclosure, notice, agreement, schedule, statement, record, document, or other information that we may provide to you, or that you may electronically sign, submit or agree to at our request.
- “Sagicor Bank Product” means any account, product, or service we offer that you may apply for electronically, own, use, administer or access.

Your consent to use electronic records and signatures

By providing this consent, you agree that the Communications we provide to you from time to time, or that you sign or agree to at our request, may be in electronic form (“Electronic Records”). You also agree that we may use electronic signatures and obtain them from you as part of our transactions with you.

You agree that Electronic Records may be delivered to you electronically either to your e-address (if applicable and you have provided us with a valid email address); or by posting the information to our Website; or by other electronic means. These delivery methods are more specifically described in other agreements we may have with you from time to time. In some cases, you will be able to choose whether to receive certain Communications electronically, or on paper, or both. We will provide you with instructions on how to make those choices when they are available.

Getting paper copies

You may request a paper copy of any record provided or made available electronically to you by us at any time. To request delivery of paper copies of any notice and/or disclosure previously provided to you electronically, you may contact the appropriate customer service unit and request a paper version.



Withdrawing your consent

This consent covers all Communications related to any Sagicor Bank product. Your consent remains in effect until you give us notice that you are withdrawing it.

From time to time, you may need to apply for a new Sagicor Bank product. During that process, we may remind you that you have already given your consent to use Electronic Records and signatures. If you decide not to use Electronic Records and signatures in connection with the new product or service, your decision does not mean you have withdrawn this consent for any existing Sagicor Bank product with that consent.

You have the right to withdraw your consent at any time. Please be aware, however, that withdrawal of consent may result in your ability to access or apply electronically for certain Sagicor Bank products. Your withdrawal of consent will become effective after we have had reasonable time to action the request.

To withdraw your consent, you may contact us at <<insert appropriate number>>.

Keeping your email or electronic address current

You agree to promptly notify us of any change in your email or other electronic address.

Required hardware and software

To receive Electronic Records, you must have access to:

- an up-to-date version of an Internet browser;
- a connection to the Internet;
- an up-to-date version of a program that accurately reads and displays PDF files;
- a computer and an operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form; and
- an active email address.

Please note that these requirements may change or be updated from time to time. We may offer services or features that require that your Internet browser be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that your Internet browser is not properly configured, we will provide you with a notice and advice on how to update your configuration.

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain your Electronic Records, we will give you notice of the revised hardware or software requirements. Continuing to access Sagicor Bank products or services after receiving notice of the change is reaffirmation of your consent.

By providing your consent, you are also confirming that you have the hardware and software described above, that you are able to receive and review Electronic Records, and that you have an



active email account. You are also confirming that you are authorised to, and do, consent on behalf of all the other account owners, authorised signers, authorised representative, and/or service users identified with your Sagicor Bank products.