Sagicor Investments

Account Opening
Individual

eForm AOI09-2025

Account Type: ☐ Individual ☐ Joint

NAME OF ACCOUNT HOLDER (S)	CIF # Official use only
1.	
2.	
3.	
4.	
5.	
6.	

NAME OF ACCOUNT HOLDER (S) WHO ARE MINORS	CIF # Official Use Only
MINOR'S NAME:	
ACCOUNT HOLDER(S)' RELATION TO MINOR:	
MINOR'S DATE OF BIRTH (dd/mm/yyyy):	
MINOR'S ADDRESS:	
MINOR'S TRN:	
MINOR'S TELEPHONE NUMBER (include area code):	
Please note: For account holders under the age of 18 years, an adult must be appointed as trustee.	
TRUSTEE'S NAME:	
TRUSTEE'S DATE OF BIRTH (dd/mm/yyyy):	
TRUSTEE'S ADDRESS:	
TRUSTEE'S TRN:	
TRUSTEE'S TELEPHONE NUMBER (include area code):	

INVESTMENT PRODUCTS & SERVICES

☐ SIMA ☐ Repurchase Agreement ☐ GOJ Instruments ☐ Stockbrokerage ☐ Structured Products

☐ Other

Account No.	Currency	Expected Monthly Activity		Source of Funding/Wealth for Accounts
		Deposits	Withdrawals	
1.				
2.				
3.				
4.				
Initial Source of Funds:				Amount $

INVESTMENT OBJECTIVE

☐ Education ☐ Appreciation ☐ Income ☐ Retirement ☐ Major Purchase ☐ Other _____

RISK PREFERENCE

(Identify your willingness and ability to assume risk)

☐ **Conservative** (You have a low tolerance for risk in your investments)
☐ **Moderate** (You have a medium tolerance for risk in your investments)
☐ **Aggressive** (You have a high tolerance for risk in your investments)

ACCOUNT AUTHORITY

☐ **Full Discretion** (Client grants full authority without consultation)
☐ **Partial Discretion** (Client must be contacted before execution of any transaction)
☐ **Custody** (No discretion, assets are for safekeeping and reporting only)

ONLINE SERVICES

I/we hereby request that Sagicor extend online banking services to me/us and in consideration of Sagicor doing so, I/we hereby agree to be bound by the terms and conditions published by Sagicor and which are applicable to its online banking products and services. I/we further acknowledge and agree that: (a) I/We have received, read and understood the terms and conditions applicable to Sagicor's online banking products and services; and (b) Sagicor may amend, vary or substitute the terms and conditions applicable to its online products and services from time to time in its sole and absolute discretion and that any use by me/us or on my/our instruction of such online banking services after the date of publication of the amended or substituted terms and conditions on Sagicor's website www.sagicorjamaica.com, shall constitute my/our agreement to be bound by same.

DECLARATION

I/We hereby request that Sagicor Investments Jamaica Limited (SIJL) open the account(s)/contract(s) specified above. I/We understand that the information provided herein is the basis for opening such account(s) and warrant that such information is accurate in all respects. In consideration of SIJL opening the said accounts, I/We agree to provide any documents and further information requested by SIJL on the opening of the account(s)/contract(s) or from time to time thereafter and to abide by SIJL requirements and all laws and regulations concerning the said account(s).

I/we hereby agree that as a joint account, the Account Holders have the power to act in matters related to the account (including the provision of indemnities in relation to lost cheques) subject to the signing mandate in respect of an account, save and except in the case of a minor who shall not be permitted to perform any transactions on the account independently. All transactions on behalf of a minor shall be conducted through its duly appointed trustee until the minor has attained the age of ☐ 18 or ☐ 21 or ☐ 25 years[1] and has provided all requisite account opening documentation in accordance with SIJL policies. Upon the satisfaction of these conditions, the trustee's authority shall cease.

I/We confirm that the Terms and Conditions governing the operation of the account(s)/contracts(s) hereby requested to be opened, have been made available to me/us and I/we have read, understood and agree to be bound by such Terms and Conditions as amended from time to time. I/we agree to indemnify and hold the Bank and its subsidiaries harmless in respect of any loss I/we may suffer as a result of my/our failure to comply with the aforementioned Terms and Conditions. I /we further agree that SIJL shall be entitled to close my/our account forthwith if it deems the information provided herein to be insufficient or inaccurate, in the event of any breach of the aforementioned Terms and Conditions or any laws with respect to the said account(s)/contract(s) or for any other lawful reason whatsoever.

_____	_____	_____
Name	**Signature**	**Date (dd/mm/yyyy)**
_____	_____	_____
Name	**Signature**	**Date (dd/mm/yyyy)**
_____	_____	_____
Name	**Signature**	**Date (dd/mm/yyyy)**
_____	_____	_____
Witnessed by: Justice of the Peace/ Notary Public/Bank Officer	Signature	Date (dd/mm/yyyy)

[1] The client (s) must select the age at which the minor will be authorized to provide instructions on the account.

SPECIMEN SIGNATURE: ONLINE AND IN-BRANCH TRANSACTIONS	
Account Number	Account Number
Account Number	Account Number
Account Number	Account Number
Account Signing Instruction: ☐ Sole Owner ☐ Any One to Sign ☐ All to Sign	

(Cross out boxes not used)

Surname	Signature must fit within the Signature Box
First Name and Initial	
CIF Number Date	

Surname	Signature must fit within the Signature Box
First Name and Initial	
CIF Number Date	

Surname	Signature must fit within the Signature Box
First Name and Initial	
CIF Number Date	

Surname	Signature must fit within the Signature Box
First Name and Initial	
CIF Number Date	

_____ _____ _____

Witnessed by: Justice of the Peace/ Notary Public/Bank Officer | Signature | Date (dd/mm/yyyy)

For Official Use Only	Entered by:	Authorised by:	Date (dd/mm/yyyy):
	Scanned by:	Authorised by:	Date (dd/mm/yyyy):
	Promotional Code:		Promotion Date: