Account Mandate Personal

Sagicor Investments

To: Sagicor Investments Jamaica Limited (hereinafter called "Sagicor")

I/We hereby request and authorize the Bank:

1. To open an investment account (which term shall include repurchase agreements and deposits) and initiate investments in my name/our joint names (as the case may be) and at any time subsequently to open further investment accounts and initiate further investments in your books as I/we may direct.

   Provided always that any and all instructions, cheques and endorsements with respect to such accounts and investments carry the signature(s) shown on the Specimen Signature Form signed by me/us contemporaneously herewith or at any time hereafter with respect to the said accounts and investments.

2. On my behalf/our joint behalves (as the case may be), you are hereby authorized and/or requested:-

   a) To accept all securities, including but not limited to monies, stocks, options, bonds, notes, futures contracts and commodities, (hereinafter collectively referred to as "Property") for investment on my/our behalf.

   b) To honour and comply with any orders given and signed in accordance with Clause 1 above to sell or encash any Property in my/our account.

   c) To hold me/us individually and jointly liable on all instructions, agreements and indemnities in connection with all investment transactions, including without limitation in respect of the issuance of letters of credit, drafts and telegraphic transfers.

   d) To honour and comply with instructions countermanding payment of cheques, bills of exchange, drafts, promissory notes or orders for payment issued to Sagicor.

   e) To revoke all previous authorities given to Sagicor, but so that such revocation shall not affect any cheques, drafts, orders to pay, bills of exchange, promissory notes, orders to withdraw, instructions, applications, requests, instruments or contracts dated earlier than the date below.

AND in consideration thereof I/we hereby agree:

a) Individually and collectively to indemnify Sagicor against any loss, claim, damage, liability or expense arising from any instructions given by me/any one of us, including any legal costs if Sagicor is made a party to any action by me or between or by any of us (as the case may be).

b) To assume individually and/or jointly full responsibility for the genuineness or correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts and/or other documents in respect of all given property in my/our account.

c) In the absence of contrary written instructions signed by me/us in accordance with item 1 above, the above conditions shall apply to each and every investment/account of whatever nature now or subsequently opened by me/us in my/our joint names.

d) That this Mandate is intended to operate in conjunction with the Terms and Conditions governing any specific investments/ accounts or transactions that I/we may open or conduct from time to time, and in the event of any conflict or inconsistency, the Terms and Conditions of the specific investment/account or transaction will prevail.

e) Upon receipt by Sagicor of any conflicting or ambiguous instructions, Sagicor may, at its absolute and unfettered discretion, act or decline to act without incurring any liability.

Dated the _____ day of _____20_____

I/We the undersigned have read and agree to be bound by the above conditions and Sagicor's Terms and Conditions for the relevant investments, transactions or accounts.

Customer Name (Print)	Signature	Customer Name (Print)	Signature
Customer Name (Print)	Signature	Customer Name (Print)	Signature
Customer Name (Print)	Signature	Customer Name (Print)	Signature

Witnessed By (Print Name)
Justice of the Peace/Notary Public/Customer Service Rep

Signature