

# QUICK SAVE AGREEMENT AND DISCLOSURES

# For Quick Save Personal Accounts

It is understood and agreed that the terms, fees and/or benefits of the Quick Save account set out herein may vary by notification by National Commercial Bank Jamaica Limited (“NCB” or “the Bank”) from time to time. Such notification shall be in accordance with the Terms and Conditions for Banking Relationship with National Commercial Bank Jamaica Limited in force from time to time (a copy of which is available from NCB’s website www.jncb.com and which I have read and accepted). I/We also agree that my/our Quick Save account(s) with NCB shall be governed by the Terms and Conditions for Banking Relationship with NCB (“the Terms”) and that the applicable fees are as stated in NCB’s Fee Guide which is available on its website at www.jncb.com. In the event of any conflict between the Terms and this Agreement, the latter shall prevail.

It is understood that a passbook will not be issued for my Quick Save account(s) and that a statement will be issued electronically at intervals to be determined by the Bank. It is agreed that the authority given by me/us and which is covered in the account opening documents/mandate(s) for the respective Quick Save account(s) will remain in force, and along with the e-Financial Services Agreement and any debit cardholder agreement duly entered into by me/us with NCB governs the use of the NCB debit card issued to me/us by the Bank.

It is understood and agreed that the NCB Quick Save account must be operated in accordance with the restrictions to the account which may vary by notification by the Bank from time to time and I/We agree to operate the Quick Save account(s) in accordance with those restrictions. At the date of the execution of this agreement the restrictions are:

1. that the account is only to be maintained by persons who, in NCB’s sole opinion, pose lower levels of risk of Money Laundering or Terrorism Financing (as defined in the Proceeds of Crime Act and the Terrorism Prevention Act or its regulations as amended or replaced from time to time);
2. that the maximum daily deposit(s) will not exceed JMD$100,000;
3. the maximum balance in the account will not exceed JMD$250,000;
4. third party over the counter cash deposits will be permitted on this account subject to satisfactory Know Your Customer Information and/or verification documentation being provided; and
5. incoming and outgoing telegraphic transfers will not be permitted on this account.

The operation of this account in contravention of these restrictions will render the transaction liable to reversal at my/our cost and/or the account liable to closure at NCB’s sole discretion.

It is understood that I/we can at any time request NCB to close the Quick Save account and open a standard savings account, with less restrictions, by providing NCB with any outstanding Know Your Customer Information and / or verification documentation that it has indicated is outstanding. It is also understood that NCB can at its sole discretion require me/us to provide NCB with any Know Your Customer Information and / or verification documentation that it has indicated is required, and/or to close the Quick Save account.

I/We can terminate this Agreement at any time by notifying the Bank in writing. The Bank may terminate in the manner provided in the Terms in force from time to time. Whether I/We terminate this Agreement or the Bank does, the termination will not affect my/our obligations under this Agreement, even if the Bank allows any transaction to be completed after this Agreement has been terminated.

**Account No**. Click or tap here to enter account no.

**Signature**

# Name

# Name Click or tap here to enter customer’s name

**Signature**

# Name Click or tap here to enter customer’s name

**Signature**

**Signature**

# Name Click or tap here to enter customer’s name

**BRANCH:** Choose an item.

**BANK OFFICIAL SIGNATURE:**

Click/tap to select branch location

**BRANCH:**

**BANK OFFICIAL SIGNATURE:**

**Bank Use Only**

 **VISA DEBIT SERNO:** Click or tap here to enter serial no. **CUSTOMER NUMBER:** Click/tap here to enter no.

**CUSTOMER NUMBER**

**Bank Use Only**

Click/tap here to enter customer no.

Click/tap here to enter serial no.

**CUSTOMER NO.:**

**VISA DEBIT SERNO:**

Click/tap here to enter customer no.

Click or tap here to enter serial no.

**VISA DEBIT SERNO:**

**CUSTOMER NO.:**

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**VISA DEBIT SERNO:**