



The following is required to open an account at BPM Financial Limited

INDIVIDUAL

1. **Completed & Signed Client Account Application Form** (include FATCA Self Certification & Political Exposed Personnel declaration) **or BPM Personal Pension Application and Agreement**
2. **Valid Photo Identification** (Passport, Driver's License, or National ID) for the overseas client your ID must be notarized if the ID is sent to our office.
3. **Marriage Certificate** (where necessary)
4. **Tax Registration Number (JA Residents) / Social security (US residents) / National Insurance (UK/Canadian residents)**
5. **Proof of (residential) Address**- not older than 3 months (utility bill, credit card statement, bank statement or hire purchase statement in your name).

If you are married, with no bill in your name, you may provide a bill in your spouse's name and your marriage certificate; Verification letter from a Justice of the Peace/Notary Public

6. **Proof of Employment** (job letter or 3 last payslips)
 - a. **If self-employed** - 3 months' worth of bank statements; financial statements of the business or self/unemployment verification form signed by a Justice of the Peace (JP)/Minister/Attorney.
 - b. **If retired** - NIS Slip, Pension Statement or bank statements showing the Pension income; or self/unemployment verification form signed by a Justice of the Peace (JP)/Minister/Attorney.
7. **Minor*** - Where a minor (who cannot be primary account holder) is to be added to the account. Client must provide:

Birth Certificate;

Valid Picture Identification or notarized picture (12 – 17 years old); and

TRN (where applicable)

8. **Source of Funds**- 3 recent payslips or bank statement etc.

Clients may be required to provide additional documentation or verification to demonstrate the origin of funds being introduced into the account, in accordance with regulatory requirements.

9. **Completed Declaration of Source of Funds Form** - This form must be completed for all transactions equaling or exceeding US\$15,000.00 or its equivalent in any other currency.
10. **Opening Deposit** – the amount required varies depending on the type of investment.

11. PAYMENT OPTIONS

- A. In branch and Online payments are available through, **Sagicor Bank, CIBC First Caribbean International Bank and National Commercial Bank (NCB)**.
- B. Bill Express
- C. Paymaster
- D. JMMB Money Transfer
- E. Debit Cards and Cheque (payable to BPM Financial Limited), at our offices

*- Minor accounts-

Notes:

1. Minors must be on an account with an adult.
2. When the minor turns **18 years of age**, all other account opening documentation will be required before the individual is able to perform any transaction on the account.
3. All original documents not presented to the BPM Financial Client Representative and Advisor, must be verified by a Justice of the Peace or Notary Public.

CASH DEPOSIT IS NOT ACCEPTED AT OUR OFFICE