Kingston Office:
1A Holborn Road,
Kingston 10,
Jamaica, W.I.
Tel: 876-926- 0849

Montego Bay Office:
Shop 19
Sagicor Commercial Centre
Jamaica, W.I.
Tel: 876-979-1997

Email:
info@bpmfinancial.com

Website:
www.bpmfinancial.com

E-Mail Instructions
Authorization and Indemnity

The customer agrees that, whereas the BPM Financial Limited's Account Mandates require written and signed confirmation of all instructions, it would be convenient and in the customer's interest if the customer could at any time and from time to time send instructions to BPM via e-mail.

Such instructions are hereinafter referred to as "the instructions".

"Customer" means a person who conducts business with BPM and includes but is not limited to individuals, joint account holders, partnerships, limited liability companies, entities incorporated by statute, and unincorporated associations;

"Instructions" mean directions to BPM in relation to any and all the customers' existing accounts, facilities, and other arrangements with BPM, and any accounts, facilities and other arrangements which the customer may now or in the future have with BPM and includes directions to BPM:

I / We unconditionally agree to the following terms and conditions for operating the Account /Existing accounts held under the Customer Account Number/s through Email instruction -

1. The facility is available only for (a) Transfer of funds within the accounts held by me/us with BPM Financial Limited (b) To transfer funds from any account in the customer's name to any individual, or firm, or corporation (c) To provide account and transaction information (d) To deal in any manner with stocks, bonds, securities held in or to be purchased for or from funds held in the customer's accounts (f) To issue stop payment orders (g) Mobile Number and Email ID updates for my/our accounts with BPM Financial Limited.
2. The instructions sent through my/our E-Mail ID as registered with the BPM Financial Limited will be processed only on the basis of a Customer Request Form (CRF) duly signed by me/us and sent as a scanned copy through my/our registered E-Mail ID/Fax. I/We agree that the BPM will not process the instructions provided by me in such a manner as above, in case my/our signature on the CRF does not match with the signature(s) available in BPM's records.
3. Details of E-Mail ID given in this Form will constitute our registered E-Mail ID for BPM Financial Limited unless changed through my / our mandate and acknowledged by BPM Financial Limited.
4. Operation of the Account through Fax / E-Mail shall be strictly confined to instructions sent through registered E-Mail ID and received by BPM Financial Limited in their E-Mail ID provided to me/us and BPM Financial Limited shall not be responsible for ensuring the validity and authorization for such instructions.
5. BPM Financial Limited shall act on emails received from me/us only on working days and during the business hours of BPM for aforesaid transactions and BPM Financial Limited shall not be responsible for any failure/rejection of the instruction due to lack of availability of time for execution of such instructions.
6. BPM Financial Limited shall not be bound to act upon instructions received by E-Mail, which are illegible or multiple and not unambiguous and BPM Financial Limited opinion and decision shall be treated as final. BPM Financial Limited shall not be responsible for any losses or damages which I/We may suffer as a consequence thereof.
7. That such communications are not secure and carry with them the risks of interception and/or alteration and that unauthorized persons may send instructions to BPM using these methods. BPM Financial Limited acting upon the instructions through E-Mail shall not be responsible for any losses/damages incurred out of transactions undertaking based on such instructions. If subsequently, it was found by me/us that the instruction sent through E-Mail was not authorized or fraud or hacking

has occurred at my/our E-Mail ID, BPM Financial Limited shall also not be responsible for the consequences.

8. I/ We shall be responsible for all the instructions given by E-Mail as to the compliance of all laws or regulations of all statutory, regulatory, and enforcement bodies and will bear all claims, losses, damages, costs liabilities, and expenses incurred, suffered or paid by BPM Financial Limited acting upon the instructions received through E-Mail.
9. Once the instructions have been sent to BPM purportedly by the person (or by any of the persons, if more than one) specified in BPM's records to this Authorisation and Indemnity, or such other persons as the customer may from time to time nominate, BPM shall have no obligation to check or verify the authenticity or accuracy of such instructions purporting to have been sent by the customer and may act thereon as if same had been duly given by the customer.
10. BPM may, in its absolute discretion, decline to act on or in accordance with the whole or any part of any Instruction pending further enquiry to or further confirmation (whether written or otherwise) by the customer, so however that BPM shall not be under any obligation to so decline in any case, and BPM shall in no event or circumstance be liable in any respect for not so declining.
11. To release BPM from and indemnify BPM against all claims, losses, damages, costs, and expenses howsoever arising in consequence of, having acted in accordance with the whole or any part of any the instructions or having exercised (or failed to exercise) the discretion conferred upon BPM in Clause 9 above or otherwise herein.
12. Money Laundering – The Proceeds of Crime Act, the Terrorism Prevention Act, and the Regulations that are made under these Acts require BPM to verify the source of funds before processing transactions of a certain threshold amount of which you will be advised from time to time, and to report suspicious transactions to the relevant authorities. The customer will not be advised in the event of BPM being required to comply with its statutory obligations under these pieces of legislation.

…….
Signature of the Primary Account Holder

…….
Signature of the Joint Account Holder

…….
Signature of the Joint Account Holder

…….
Signature of the Joint Account Holder

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CONSENT TO RECEIVE

STATEMENTS/ NOTIFICATIONS

VIA ELECTRONIC FORM

Name: _____

Account(s) No.: _____

Contact No.: _____

To: BPM Financial Ltd. ("BPM") I / We hereby request to receive my/our quarterly statements or any other statements/notifications ("Communications") that may be made available to me/us by BPM in relation to the above Account(s) via the email address stated below with immediate effect. Email Address:

_____@_____

As such, I/we hereby instruct BPM and give my/our consent for BPM to: - 1) issue and deliver the Communications in electronic form; 2) deliver to the email address set forth above; and 3) adopt an alternative mode of delivery as may be determined by BPM in issuing and delivering the Communications in the event of systems failure. In this regard, I/we hereby undertake to continue to be bound by the terms and conditions stated in the Client Account application form executed by me/us previously for the above Client Account(s) including any addition or amendments that may be made by BPM from time to time. I/We also accept and assume the inherent risk associated in receiving the Communications electronically. I/We will not make any claims against BPM, its directors or officers nor hold BPM responsible for any matter that may arise in relation to this "Consent", but I/we assume the entire responsibility for any liability or losses suffered as a result of electronic delivery. We understand that we may withdraw our consent to receive electronic communications by providing written notice to BPM no less than 10 working days' prior to the intended effective date of the termination of this Consent. Thereafter, all Communications with regard to our BPM Account(s) will be in hardcopy and mailed to the address that we provide to BPM, OR to the latest available correspondence address maintained in BPM's records. A reasonable service charge may apply to paper statements.

The Disclosure printed on the back of this consent form is incorporated herein. I/we acknowledge that I/we have read the Disclosure.

_____ _____

Signature of Client/Authorised Signatories * Date:

_____ _____

Signature of Client/Authorised Signatories * Date:

TRN: Passport No. Company No.:

Note: Only original copy of the letter of consent will be accepted for processing. * For Corporate Clients: Kindly affix company stamp/ seal

FOR OFFICE USE ONLY:

Updated By: ..... Date: .....

Checked By: ..... Date: .....

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BPM DISCLOSURE

- This Disclosure regarding electronic statements and notices for BPM Financial Ltd ("BPM") applies to each account you have with BPM where electronic statements are available.
- The words "me", "my", "us", "we", and "our" means the individual(s) who is/are identified on the account as the owner, authorized signer or account holder on the BPM account(s).
- The term "Communications" as used in this Disclosure, means any periodic/monthly statement, authorization, agreement, disclosure, notice, privacy statement, or other information related to your BPM Account(s), including, but not limited to information that we are required by law to provide to you in writing.
- By signing the Consent you understand and agree that you will no longer receive a paper statement or other communications from BPM.
- The Consent shall also cover any access that BPM may provide in the future to a web site that BPM will designate in an e-mail notice sent to you notifying you that your account information is available Online.
- It is your responsibility to provide BPM with accurate and complete information regarding e-mail addresses, contact and other information related to the Consent and to your account(s) and to maintain and update promptly any changes in this information in writing or by email to clientrequests@bpmfinancial.com .
- BPM reserves the right to terminate or to discontinue the provision of electronic Communications, or to change or terminate the terms and conditions on which BPM provides electronic communications. BPM will provide you with notice of any such termination or change as required by law.