



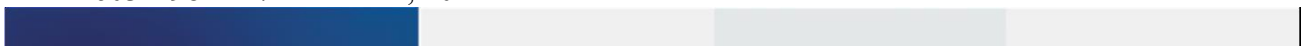
Email & Facsimile Instructions Authority and Indemnity

To: **Jamaica National Group Limited**

It would be convenient and in my/our interest if I/we could at anytime and from time to time send to and receive from The Jamaica National Group Limited with its chief office at 2-4 Constant Spring Road, Kingston 10, Jamaica (**and/or** any of The Jamaica National Group Limited's member companies, including, JN Bank Limited) (hereinafter referred to as "JN") instructions/correspondence by means of electronic communication, that is, by way of facsimile transmission, that is, transmissions between fax machines via the telephone network being "fax instructions/correspondence" **and/or** by means of electronic mail, that is, transmissions electronically between computers, whether encoded for security purpose or not, being "e-mail instructions/correspondence" **and/or** through telecommunication via internet-based platforms (hereinafter referred to as "electronic mail") in relation to any and all my/our existing accounts, facilities and other arrangements with JN and any accounts, facilities and other arrangements which I/we may, in the future, have with JN, including but not limited to my/our mortgage account(s) or other arrangements.

In consideration of JN agreeing to accept instructions/correspondence, by electronic mail, from me/us and/or send correspondence, by electronic mail, to me/us as aforesaid, I/we hereby agree as follows:

1. **THAT** JN may act on any instructions/correspondence received by electronic mail from me/us from time to time, and I/we voluntarily and with full knowledge take and assume any and all risks associated therewith;
2. **THAT** once instructions/correspondence sent by electronic mail have been received by JN purportedly from me/us (the person(s) specified below) JN shall have no obligation to check or verify authenticity or accuracy of such electronic mail purporting to have been sent by me/us and may act thereon as if same had been duly given by me/us;
3. **THAT** in acting on any instructions/correspondence received by electronic mail from me/us, JN shall be deemed to have acted properly and to have fully performed all obligations owed to me/us, notwithstanding that such electronic mail have been initiated, sent or otherwise communicated in error or fraudulently and I/we shall be bound by any instructions/correspondence received by electronic mail on which JN may act, if JN has in good faith acted in the belief that such instructions/correspondence were sent by me/us;
4. **THAT** JN may, in its absolute discretion, decline to act on or in accordance with the whole or any part of any instructions/correspondence received by electronic mail pending further enquiry or further confirmation (whether written or otherwise) by me/us, so however that JN shall not be under any obligation to so decline in any case, and JN shall in no event or circumstances be liable in any respect for not so declining;
5. **THAT** JN may send to me/us, from time to time, correspondence by electronic mail in respect of my/our accounts as aforesaid and I/we voluntarily and with full knowledge take and assume any and all risks associated therewith;
6. **THAT** once correspondence has been sent by JN, by electronic mail, to me/us (the person(s) specified below) JN shall have no obligation to check or verify the receipt of such electronic mail by me/us and may act as if same had been duly received by me/us;





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- 7. TO release JN from and indemnify JN against all claims, losses, damages, costs and expenses howsoever arising in consequence of or in any way related to JN having acted in accordance with the whole or any part of any instructions/correspondence received by electronic mail or having exercised (or failed to exercise) the discretion conferred upon JN in Clause 4 above; and
- 8. TO release JN from and indemnify JN against all claims, losses, damages, costs and expenses howsoever arising in consequence of or in any way related to JN having sent to me/us correspondence by electronic mail as I/we authorized JN herein.

Yours faithfully,

Client/Account holder's Name:

Client/Account-holder's Signature:

RIM/Account Number (if applicable):

Client/Account-holder’s Email Address:

Client/Account-holder’s Fax Number:

In the presence of
(Name of witness – JP/ Notary Public / Designated JN Bank Rep)

Signature:

Affix Seal / Stamp here

(Name of witness – JP/ Notary Public / Designated JN Bank Rep)

This document must be accompanied by valid identification in the form of a Passport, Driver’s License, Elector Registration Identification Card and should be verified by a Justice of the Peace, Notary Public, Attorney-at-Law, Commissioner of Oaths or Designated JN Representative.