

ACCREDITED INVESTOR QUESTIONNAIRE (RETAIL CLIENTS)

The purpose of this questionnaire is to determine if you are an Accredited Investor as defined by the Financial Services Commission (“FSC”) under its **Guidelines for Exempt Distribution (Guidelines SR-GUID-08/05-0016)**. Please see Appendix for the definition of Accredited Investor under the Guidelines.

Instructions:

1. Please complete Section A.
2. If your annual income before tax is less than or equal to J\$10 million per year, please complete Section B as well as Section A.

SECTION A - INCOME

Please indicate the value of your income for the last 2 calendar years by ticking the applicable cell in the table below for each asset class:

	Income Source – YEAR 1	< J\$1M	J\$1M - J\$5M	J\$5M - J\$10M	J\$10M - J\$15M	Greater than J\$15M
1	Annual Salary before tax					
2	Commission/Bonus per year					
3	Investment Income (interest, dividends) per year					
4	Other: _____					

(i) Estimated value of Total Income for Year 1: J\$ _____

	Income Source – YEAR 2	< J\$1M	J\$1M - J\$5M	J\$5M - J\$10M	J\$10M - J\$15M	Greater than J\$15M
1	Annual Salary before tax					
2	Commission/Bonus per year					
3	Investment Income (interest, dividends) per year					
4	Other: _____					

(ii) Estimated value of Total Income for Year 2: J\$ _____

Name of Client: _____

SECTION B - NET WORTH

Assets

Please indicate the value of your assets by ticking the applicable cell in the table below for each asset class:

	Asset Class	< J\$1M	J\$1M - J\$5M	J\$5M - J\$10M	J\$10M - \$15M	J\$15M - \$20M	J\$20M - \$25M	> J\$20M
1	Investment Holdings							
	(a) NCB Capital Markets Limited							
	(b) NCB Jamaica Limited – savings account							
	(c) NCB Jamaica Limited – current account							
	(d) NCB Insurance Company Limited – insurance policies							
	(e) Other Financial Institutions: (name(s) _____)							
2	Residential/Commercial Property							
3	Land							
4	Vehicles							
5	Other							

(i) Estimated value of Total Assets: J\$ _____

(ii) Are you willing to permit NCB Capital Markets Limited to verify your holdings with Other Financial Institutions named in item 1 (e) above?

(Please respond by ticking the appropriate box): Yes No

Liabilities

Please indicate your total liabilities by ticking the applicable cell in the table below for each liability:

	Liabilities	< J\$1M	J\$1M - J\$5M	J\$5M - J\$10M	J\$10M - \$15M	J\$15M - \$20M	J\$20M - \$25M	J\$20M - \$25M	> J\$25M
1	Loans								
	(a) Mortgage								
	(b) Motor Vehicle								
	(c) Personal Loans								
2	Credit Cards								
3	Other								

(iii) Estimated value of Total Liabilities: J\$ _____

(iv) Current Net Worth (Total Assets less Total Liabilities): J\$ _____

Name of Client: _____

Confirmation and Indemnity:

I hereby confirm that the information provided herein is a true reflection of my current financial state.

I also hereby agree to indemnify NCB Capital Markets Limited and its affiliates, directors, and officers for any losses, claims, damages or liabilities (including, without limitation, legal fees and other expenses incurred in connection with any suit, action or proceeding or any claim asserted, as such fees and expenses are incurred) it may suffer in reliance on or that arise out of, or are based upon, any untrue statement or alleged untrue statement of a material fact contained in this Questionnaire, or any omission or alleged omission to state therein a material fact necessary in order to make the statements therein, in the light of the circumstances under which they were made, not misleading.

Name of Client: _____

Signature of Client: _____

Date: _____

APPENDIX

“**Accredited Investors**” means any person who the issuer and if applicable the licensed dealer or the selling security holder (as the case may be) involved in the distribution reasonably believes after diligent inquiry, comes within any of the following categories at the time of distribution of the securities to that person::

- (a) any governmental authority or public statutory corporation constituted under any written law in Jamaica, or company a majority of the voting shares of which are owned by the Government of Jamaica;
- (b) a bank as defined in the *Banking Act*, an insurance company registered under *The Insurance Act, 2001*, a company licensed under the *Financial Institutions Act* or a building society registered under the *Building Societies Act*;
- (c) an approved retirement scheme, approved superannuation fund or specified pension fund, as defined in *The Pensions (Superannuation Funds and Retirement Schemes) Act, 2004*;
- (d) any officer or general partner of the issuer, or any officer of a general partner of the issuer;
- (e) any unit trust, mutual fund, non-redeemable investment fund or other collective investment scheme that is registered with the Financial Services Commission (the “Commission”);
- (f) a trust company or licensed dealer purchasing as principal or on behalf of a fully-managed account where the account holder is an accredited investor;
- (g) any individual whose net worth exceeds 50 million dollars, or a corporation over 90% of the voting shares of which are owned by such an individual or a trust of which such an individual is the sole primary beneficiary;
- (h) any individual who had a income before taxes in excess of 10 million dollars in each of the two most recent calendar years, or a corporation over 90% of the voting shares of which are owned by such an individual or a trust of which such an individual is the sole primary beneficiary;
- (i) any entity that had net assets in excess of 250 million dollars as reflected in its audited financial statements for its most recently completed fiscal year or alternatively, if its most recently completed fiscal year ended less than 90 days prior to the relevant date, as reflected in its audited financial statements for its second most recently completed fiscal year;
- (j) an entity in respect of which all of the owners of interests, direct or indirect or beneficial, are accredited investors;
- (k) any entity incorporated or constituted outside of Jamaica that is analogous

to the entities listed in paragraphs (a) to (f) or that qualifies as an accredited investor or has a similar status however defined, under the securities legislation of its governing jurisdiction;

(l) any individual residing outside of Jamaica who qualifies as an accredited investor (however defined) or has a similar status, under the securities legislation of the individual's country of residence, or who meets the criteria specified in paragraph (g) or (h) and is otherwise lawfully entitled to purchase the securities under the securities laws applicable to such purchase;

(m) any individual or entity recognized as an accredited investor by the Commission;