

Why do I need to provide all this information?

Money laundering is a serious threat to financial systems all over the world. As a result the Proceeds of Crime Act (POCA) was passed, and regulations pursuant to the act require all financial institutions to maintain strident anti money laundering policies and procedures.

These regulations require us to ask for, verify and retain specific information on all our customers.

Will my information remain confidential?

Absolutely! We have a fiduciary and legal responsibility to keep your information confidential, and we take this obligation very seriously.

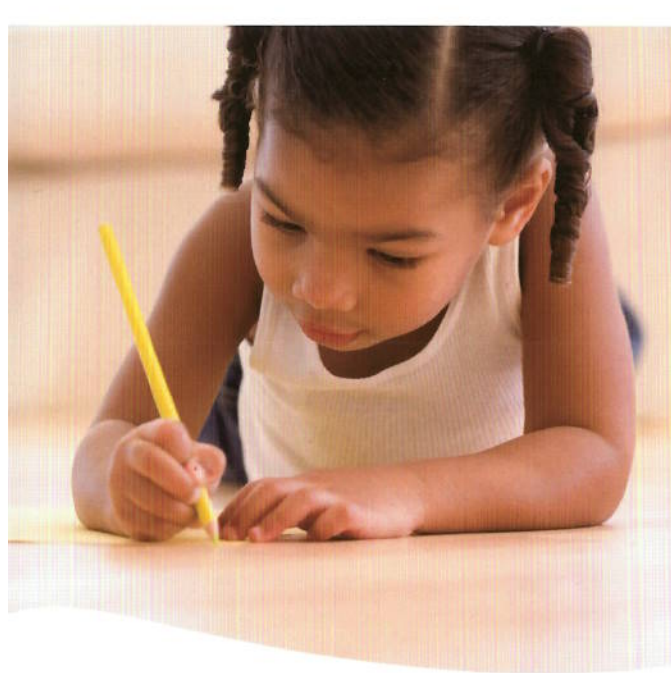
Let's talk. Give us a call at:
1-888-SAGICOR (724-4267)
sagicorjamaica.com   

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A photograph of a young child in a dark suit and light blue tie, standing on a wooden box and lifting a barbell with two large black weights above their head. The background is a cloudy sky.

ACCOUNT OPENING
GETTING STARTED





Welcome to Sagicor Bank!

Whether it's a savings or chequing account, a fixed deposit, personal loan or a mortgage, we are always ready to help you with your personal banking needs.

Having all the required documents will save time. Here is a list of documents you can choose from.

PERSONAL/INDIVIDUAL ACCOUNTS

One Valid Photo Identification

- National ID Card with photo
- Driver's Licence (photograph/signature)
- Passport
- Employee ID (photograph/signature) with letter from Employer
- Citizenship Card or Senior Citizen ID with Birth Certificate

TRN

- TRN Card or Driver's Licence (or the equivalent e.g. SSN, SIN, etc.)

Two Character References

- Employer for at least the last 3 months (*signed by CEO of Company, HR Manager or equivalent*)
- Army officer (*Major or above*)
- Attorney at Law
- Clerk of Court
- Consular Officer (*High Commissioner/Ambassador*)
- Current Sagicor Client (*2 years and in good standing*)
- Financial Institution (*Manager or above*)
- Judge (*Resident Magistrate or above*)
- Marriage Officer/Civil Registrar
- Justice of the Peace/Notary Public
- Police Officer (*Deputy Superintendent or above*)
- Confirmed Sagicor Staff Members
- Member of Parliament
- Sagicor Providers (*Doctors & Owners of Pharmacies*)
- Principal of school registered with the Ministry of Education

One Proof of Address

- Utility Bill (*no more than 3 months old*)
- Current Statement from Financial Institution
- Voter's Card
- Letter/Declaration from Justice of the Peace
- Lease or Rental Agreement
- College Admission letter when in dorms

Proof of Source of Funds/Income

- The Jamaican regulation requires proof of source of funds

COMPANY/CORPORATE ACCOUNTS

As a company, if you are opening an account with sagicor bank, you will need the following.

Registration Documents for Incorporated Business

- Company TRN
- The Certificate of Incorporation or A copy of the company's By Laws or the Certificate of continuance or the equivalent
- Articles of Incorporation/Memorandum & Articles of Association
- Recent Audited Financials - if applicable
- Management accounts for the last 3 years (*if under 18 months in-house statement*) - where applicable

- Board/Directors Resolution/or other document authorizing account opening and signatories to account
- Group/Corporate Structure, where applicable
- Proof of address for company location
- Tax Compliance Certificate (TCC)

Identity requirements for Natural Persons to Business Accounts

- Identify each director and shareholder (if any) holding 10% or more of the voting rights and management officers who exercise control over the management of the entity

Registration Documents Partnership/Unincorporated Entity

- Partnership Deed/Agreement establishing unincorporated Business
- Business Registration Certificate

SELF EMPLOYED/SOLE TRADER ACCOUNTS

Needed for self employed/sole traders

One Valid Photo Identification

- Please see list under Personal/Individual Accounts

TRN

- Business TRN

Business Name Certificate

Two Character References

- Please see list under Personal/Individual Accounts

Proof of Address

- Please see list under Personal/Individual Accounts.

Proof of Source of Funds/Income

- Financial Statements, Accounts or Bank Statement for Business.