



Requirements for Opening Personal Accounts- Jamaica

Residents

■ **Valid Photo Identification (*any of the following*):**

- Valid Driver's License (issued in the country in which the client is resident)
- Valid Passport
- National ID (Voters/Electoral Identification Card, Citizenship Card issued in the country in which the client is resident)

Note: Where the Government issued Identification does not indicate nationality or place of birth, additional documentation will be required to validate the applicant's nationality and place of birth.

■ **Taxpayer Registration Number (TRN)—if different from Driver's License**

■ **Confirmation of Address (*any of the following*):**

- Recent Utility Bill in individual's name (issued within the last 3 months)
- Recent Bank or Credit Card statement (issued within the last 3 months)
- Written confirmation from parent, guardian, spouse or landlord along with acceptable proof of address
- Second form of identification bearing address (except Driver's License)
- Tenancy Agreement
- Confirmation from Employer
- Confirmation of current enrollment from a College or University

■ **Two Character Reference Letters (*verbal or written references from below*):**

- Justice of the Peace/Notary Public
- Minister of Religion
- Police officer (rank of Inspector or higher)
- Principal of a School or University Lecturer
- Medical Doctor
- High Commissioner/Consul
- Lawyer
- Bank Manager (conditions apply)

■ **Source of Funds—Job Letter, Pay Slip or other evidence to support purpose of account**

Non-Residents

■ **One form of Valid Identification (*from the list above*)**

■ **Confirmation of Address (*as stated above*)**

■ **Two Character References (*from the list above*)**

■ **Banker's Reference (*where unavailable, bank statement issued within the last 3 months*)**

■ **Source of Funds—Job Letter, Pay Slip or other evidence to support purpose of account**

Certification

Where original documents are not seen by a CIBC FirstCaribbean representative, these should be certified and dated as true copies of the originals by any one of the following who shall affix his/her seal:

- Justice of the Peace/Notary Public
- Foreign Embassy Consular
- Lawyer
- Certified Accountant
- Member of the Judiciary
- Senior Civil Servant
- Senior Banker

The Certifier should complete a Letter of Instruction to Certifiers which should be submitted along with the certified documents.

Minor Accounts

- Passport & TRN
- Certified photograph of the minor & birth certificate
- Valid school identification for students enrolled in College or University
- All documentation for the adult/parent who will be a signatory to the account

Minimum Amounts to Open Accounts

Regular Savings	\$5,000	Senior Savings or Chequing	\$5,000
Savings Plus	\$50,000	SureStart (Minors up to 17 years)	\$1,000
Direct Banking	\$3,000	Regular Chequing	\$5,000
Chequing Plus	\$50,000		
Foreign Currency Savings	100 Units of Foreign Currency (USD,CDN, GBP)		