



Date: _____

Dear Sirs,

I declare that Mr/Mrs/Miss _____

whose occupation or employer is _____

has been known to me for the past _____ years/months.

He/She is desirous of opening an account and / or renewing banking relations with your Society. To the best of my knowledge, information and belief, he/she is of good character and in all respects a fit and proper person to conduct business with your organization.

Signature of Member / Applicant

Date

Yours faithfully,

(Signature of Referee)

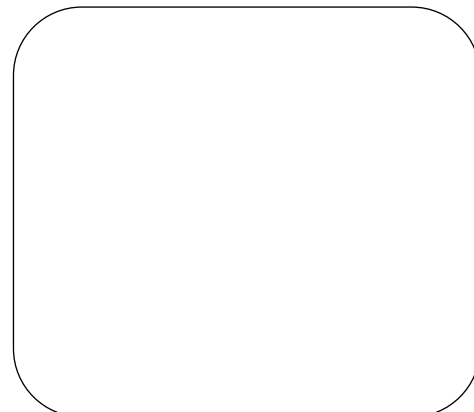
(Telephone Number of Referee)

(Name of Referee)

Address of Referee

(Occupation of Referee)

VMBS Account No. of Referee (if any)



Referee to place Stamp or Seal of Office above

Referee to tick the appropriate circle

I am

- Applicant's Employer
- School Principal / University Lecturer
- Medical Doctor
- Army Officer (Major and above)*
- Certified Public Accountant (CPA)
- Manager – Credit Union registered with the JCCUL*
- Solicitor / Attorney at Law*
- Commissioner of Oaths / Notary Public
- Minister of Religion
- Police Officer (Inspector and above)*
- Manager / Senior Officer of a Regulated Financial Institution*
- Permanent staff of VM Group
- Director of a company within VM Group
- Existing Account Holder*
- Consular Officer – High Commission

**See conditions overleaf*

A Subsidiary of





Customer Guide

1. This form should be completed by customers residing outside of Jamaica.
2. The form should not be dated more than six months when presenting to your VM Representative or Branch.
3. The Referee must affix his / her stamp or seal of office on the form.
4. The Referee category of **Attorney- at-Law** includes the following persons:
 - Resident Magistrate (RM)
 - Judge
 - Chief Justice
 - Justice of the Peace (for UK residents)
5. For Members of the JDF , the following ranks are above the rank of **Major / Lt. Commander**:

Army	Navy / Coast Guard
• Major General	• Rear Admiral
• Brigadier	• Commodore
• Colonel	• Captain (Naval)
• Lieutenant Colonel	• Commander (Naval)
6. For members of the Jamaica Constabulary Force, the following ranks are above the rank of **Inspector**:

• Commissioner (CP)	• Superintendent (SP)
• Deputy Commissioner (DCP)	• Deputy Superintendent (DSP)
• Assistant Commissioner (ACP)	• Assistant Superintendent (ASP)
• Senior Superintendent (SSP)	
7. The Referee category of **Manager / Senior Officer of a Regulated Financial Institution** includes the following:

• Building Societies	• Commercial banks
• Insurance companies	• Stock Brokerage firms
• Security Dealers	• Investment houses
8. For the Referee category of **Manager - Credit Union registered with the JCCUL**, JCCUL refers to the Jamaica Cooperative Credit Union League.
9. **For UK customers only**, nurses may complete the form. The form **must** however bear the stamp /seal of the medical facility.
10. Existing account holders must be members of the Society for more than one year with active accounts and fully updated member information records.