



ACH ACCOUNT OPENING

CUSTOMER INFORMATION			
Surname/Family Name:		Given Names:	
Previous surname/Family name (if applicable):		Title (Dr, Mr., Mrs., Miss, Other):	
Date of birth(dd/mm/yr):	Sex: Male <input type="checkbox"/> Female <input type="checkbox"/>	Telephone Number:	
ADDRESSES			
Permanent Address (not a P.O. Box):		Mailing Address (if different from permanent address):	
CURRENT EMPLOYMENT INFORMATION			
<input type="checkbox"/> Currently Employed	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Retired	<input type="checkbox"/> Other (Specify) –
Current Employer	Employers Address	Position Held	
Business Phone	Business Fax	Business E. mail	
Identification (Two Forms Required):	Issuance (dd/mm/yr)	Expiration(dd/mm/yr)	Place of Issue
<input type="checkbox"/> National ID#			
<input type="checkbox"/> Passport #			
<input type="checkbox"/> Drivers permit #			
Residential Status: Resident <input type="checkbox"/> Non-Resident <input type="checkbox"/>	Country of Birth:		

Country of permanent residence:	Present nationality:
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TRANSACTIONS

On a monthly Basis Please specify the number of transactions to be received:

Please state the country/countries the funds are being sent from:

On Average please specify the average amount to be received per transaction:

FINANCIAL INSTITUTION INFORMATION

Name on Account:

Financial Institution Name (e.g. Republic Bank):

Account Number:

POLITICALLY EXPOSED PERSON (PEP)

<p>Are you (Customer) a Politically Exposed Persons? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If yes, please give details below:</p>	<p>Definition</p> <p>Politically exposed persons are local and foreign individuals who are or have been entrusted with prominent public functions, e.g., Heads of State or of government, senior politicians, senior government, judicial or military officials senior executives of state owned corporations and important party officials who are or have been entrusted with prominent functions as defined in Regulation 20. Their immediate family members (parents, siblings, spouse and children) must also be considered in this category. A close associate of a PEP is also to be considered and includes any individual who is widely and publicly known to maintain a close personal or professional relationship with a PEP and includes a person who is in a position to conduct substantial domestic and international financial transactions on behalf of the PEP. All persons falling in this category should be subject to enhanced due diligence.</p>
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Compliance Officer	Review and comment
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Date	Signature
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BY ACCESSING, USING OR ATTEMPTING TO USE THE SERVICES (DEFINED BELOW) IN ANY CAPACITY, YOU ACKNOWLEDGE THAT YOU ACCEPT AND AGREE TO BE BOUND BY THE TERMS OF THIS AGREEMENT.

1. Massy Remittances Services (Trinidad) Ltd, Agent for MoneyGram International ("We", "Us", "Our" or "MRSTL") agrees to provide money remittance services for receive transactions to You directly to the bank account provided to us by You ("the Services"). These terms and conditions, along with any forms, receipts, acknowledgements, or other documentation completed or used in connection with Your use of the Services, including any pre-transaction or post-transaction disclosures, constitute the entire agreement ("Agreement") between You, the individual user of the Services ("You", "Your" "Receiver" or "Recipient") and MRSTL.
2. You agree to provide us with the following information for the provision of the Services:
 - complete name
 - home address
 - place and date of birth
 - nationality
 - telephone number including mobile
 - complete banking details (including evidence that You hold an account with the Bank to which the funds are to be sent hereinafter "the Recipient Bank", such as a bank statement or other reasonable documentation hereinafter "the Recipient Account"),
 - currency of the Recipient Account,
 - copy of identification document
 - Email address and
 - any other information required by us in our sole discretion
3. You confirm that the information provided is complete and accurate and You understand that MRSTL will rely on the information to provide the Services.
4. By initiating the Consumer Receive Transaction You affirm You are the owner of the Recipient Account at the Recipient Bank and have authority to initiate the transaction and authorize us to initiate electronic credits to the Recipient Account and to process and correct errors and resubmit the credit, according to applicable banking rules, if a transaction cannot be completed.
5. You hereby authorize Us to deposit the Consumer Receive Transaction into the Recipient Account at the Recipient Bank based on Your disclosure of information and the Unique Reference Number. Your use of the Recipient Account must be limited to personal or individual use only and not for use by or on behalf of any business or legal entity.
6. You agree that all sums will be received in Trinidad and Tobago Currency and will be received within 3 business days of disclosure of Unique Reference Number and any additional information to MRSTL
7. You understand and agree that once the Consumer Receive Transaction has been credited to the Recipient Account, You may be subject to fees imposed by the Recipient Bank to all of its customers for accessing funds. You understand that Your agreement with the Bank Account provider governs Your rights, liabilities and fees and the Bank Account provider may impose its own restrictions regarding funds availability, limits that may be transferred to or held in the Recipient Account, hours of operations, holidays or other limitations.

8. MRSTL will use the Automated Clearing House ("ACH") network to process the Consumer Receive Transaction. MRSTL is not responsible for actions taken by Your Banker of the Recipient Account, such as improperly posting the transactions.
9. We will notify You immediately utilizing the contact information You have provided if for any reason We cannot pay the full amount of the Consumer Receive Transaction into the Recipient Account. We will use our best efforts to assist in the correction of any errors occasioned by Us in the provision of the Services and provide You with information about any errors, in order to enable the prompt transfer of the full amount of the Consumer Receive Transaction into the Recipient Account and the prompt payment of the Consumer Receive Transaction to You.
10. We will not be liable for funds which are credited to an account other than the Recipient Account based on incorrect instructions provided by You. It shall be Your sole responsibility to recover misdirected or miscredited funds where Your Instructions are incorrect.
11. You understand and agree that we may provide You with any or all of the following types of communications electronically: (i) required disclosures including pre and post transaction disclosures, notices and other communications associated with Your access to or use of the Services; (ii) customer service communications; (iii) privacy policies and notices; (iv) changes to this Agreement, (v) statements, information and records regarding Your Consumer Receive Transaction; (vi) information regarding Your Consumer Receive Transaction; (vii) any and all errors, disruption in transactions and error resolution policies; (viii) any other communications related to Your access to and/or use of the Services ("Communications").
12. All Communications in either electronic or paper format from us to You will be considered "in writing." You should retain for Your records a copy of this Agreement and any other Communication that is important to You.
13. All Communications that we provide to You in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to You at the time the information is available, or (3) via SMS text message. You agree to promptly review all Communications sent to You, and that these are reasonable procedures for sending and receiving electronic communications.
14. To receive electronic Communications, at the time that You first use the Services, You must provide us with a true, accurate and complete e-mail address, mobile contact and Your contact information, and You must promptly notify us of any changes to this information. You can update information (such as Your e-mail address) through our Customer Service Department.
15. We will not be liable where: (i) Your Account is closed or restricted; (ii) circumstances beyond MRSTL's control (such as flood, fire, power outages, mechanical or system failures); (iii) Your Bank does not honor the transactions, the transactions are not processed or the transactions are returned by Your Bank; (iv) Your instructions are lost or delayed or incorrect; (v) the Bank or MRSTL fails to process Your transactions because of a reasonable security concern or the Services have been discontinued or suspended, or (vi) MRSTL or MoneyGram otherwise advises You that Your request will not be processed; and (vii) other exceptions allowed by applicable law. All Information provided by You to Us shall be truthful and complete. You shall indemnify Us and our Agents for all losses of any kind (including attorney fees) arising out of a breach of this Agreement by You. MRSTL reserves the right to change Services without notice. MRSTL and its Agents may refuse to provide Services to any person.

16. This transaction is subject to our Data Privacy Policies. We may collect and disclose personal information to third parties if required as explained in our Data Privacy Policies which is available on our website. Information disclosed may include contact information, identification, computer and mobile device. Recipients may include financial and non-financial companies including Your Bank, our IT service providers, direct marketers and where required by law.

Date	Signature
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Additional Documents Required

- Utility Bill (no more than three months old)
- Bank Statement