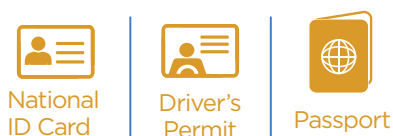


REQUIREMENTS FOR OPENING YOUR 1ST UTC ACCOUNT

Our local customers

1

MINIMUM OF ONE FORM OF VALID ID



2

PROOF OF ADDRESS

(no older than six months)

Utility bill



(if utility bill is not in your name, a confirmation of residence letter from the owner, along with a copy of the owner's ID -back and front)

or Bank statement

(no cellular/mobile bills or utilities that did not require a direct installation at place of residence)



SELF-EMPLOYED PERSONS

1 2

Valid ID + Proof of Address

and

3

Proof of Income

Proof can be the following documents or combinations of:

- Certificate of trade
- Receipt books
- Rental receipts/lease for business
- Certificate of registration of business (if registered)
- Bank statement either in the business name or the owner's name for the last six months
- National identification for business trade e.g. taxi badge, taxi registration documents etc.
- Any other document that may support business trade or a functional equivalent



EMPLOYED PERSONS

1 2

Valid ID + Proof of Address

4

Original job letter

(no older than one month for private sector employees and no older than two months for public sector employees)

and

5

Most recent pay slip

(same timeframe as job letter)



Our foreign customers (same as above, plus)

- Banker's reference: Confirmation is needed that the customer is registered as an account holder, that the address is registered on their system and the business relationship is still active. All banker's references must be on an original bank letterhead. This bank reference can be from a local or foreign bank.
- For employed foreign customers, job letter and pay slip must not be older than one month.
- If employed in T&T, confirmation of residency/approval to reside in T&T and approval to work are needed.



SUCCESS!
You're ready to start