

## FAQ: Re-branding of CMMB

1. Why is the CMMB brand and name being changed?
  - 1A. The brand and name change is the final phase in the integration of the CMMB operations as part of the First Citizens Group.
  
2. What is the new name and brand?
  - 2A.
    - CMMB Limited is now First Citizens Investment Services Limited
    - CMMB Securities & Asset Management Limited is now First Citizens Brokerage & Advisory Services Limited
    - CMMB (Barbados) Limited is now First Citizens Investment Services (Barbados) Limited
    - The CMMB logo is now replaced with a new logo under the First Citizens brand
  
3. What products / services will be offered?
  - 3A. **Trinidad/St. Vincent:**

We will continue to offer Retail Clients the Fixed Income Paper Investments, equity brokerage services, wealth management and portfolio management services.

For Corporate clients, we will continue to offer Bond and Equity Trading Fixed Income Paper Investments, Brokerage Services, Pension Plan Investment Management and Portfolio Management.

Additionally, we will continue to educate the public on the capital markets via our numerous articles, (Emerging Market Weekly, Stock Market Weekly, and Jumpstart), publications (iQ) and Seminars.

**Barbados:**

We will continue to offer Retail Clients, the Fixed Income Paper Investments, the BBD Money Market accounts, equity brokerage services, wealth management and portfolio management services.

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For Corporate clients, we will continue to offer the BBD Money Market Accounts, Bond and Equity Trading Fixed Income Paper Investments, Brokerage Services, Pension Plan Investment Management and Portfolio Management.

Additionally, we will continue to educate the public on the capital markets via our numerous articles, (Emerging Market Weekly, Stock Market Weekly, and Jumpstart), publications (iQ) and Seminars.

### St. Lucia

We will continue to offer Retail Clients, the Fixed Income Paper Investments, Retirement Advantage Plan, equity brokerage services, wealth management and portfolio management services.

For Corporate clients, we will continue to offer Bond and Equity Trading Fixed Income Paper Investments, Brokerage Services, Pension Plan Investment Management and Portfolio Management.

Additionally, we will continue to educate the public on the capital markets via our numerous articles, (Emerging Market Weekly, Stock Market Weekly and Jumpstart), publications (iQ), Market Watch and seminars.

4. Would the service change e.g. would I need to line up as I do in a bank?
  - 4A. Our operations remain unchanged. You will continue to enjoy the exceptional customer service to which you have become accustomed
  
5. How safe is First Citizens?
  - 5A. First Citizens is the second largest indigenous bank in Trinidad and Tobago with an asset base of \$29.5 Billion (USD\$4.7) and the Profit of \$626.7 million (USD\$99.0). First Citizens has the highest credit rating by Standard & Poors (S&P) and Moody's amongst all banks in Trinidad & Tobago and among all indigenous banks in the entire English speaking Caribbean. The Bank has a strong track record of profitability and prudent risk management and in November 2010, Global Finance named First Citizens among the **TOP 5 Safest Banks in the Latin America and the Caribbean.**

(Please refer to Appendix for First Citizens Corporate Profile)

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6. How does this name change impact me (the client)?
- 6A. Although we have changed our name, we have not deviated from our commitment to delivering exceptional customer service and providing the best investment management advice possible. In fact, the integration will continue to add value to you as we will offer a broader range of wealth management services that will protect and grow your investments.
7. Can I open a First Citizens bank account at First Citizens Investment Services?
- 7A. **For our Trinidad clients:**  
Our staff will be unable to open a First Citizens bank account or offer traditional banking services. However, we can refer you to an officer at a branch of your convenience.
- For our Barbados clients:**  
The products and service offered from our offices will be unchanged, however; this integration allows you the opportunity to invest in a wide suite of product opportunities at First Citizens. Upon your instructions, we can forward your details to a Personal Banking Officer in Trinidad to facilitate your requests. The approval of the Central Bank of Barbados may be required for certain transactions.
- For our OECS offices:**  
The products and services offered from our St Lucia & St Vincent offices will be unchanged however; this integration allows you the opportunity to invest in a wide suite of product opportunities at First Citizens. Upon your instructions, we can forward your details to a Personal Banking Officer in Trinidad to facilitate your requests.

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8. Would I still be able to purchase shares?
- 8A. Yes. We continue to offer brokerage services on the Barbados, Jamaica, OECS and Trinidad and Tobago Stock Exchanges through any of our wealth management locations.
9. What other changes can we expect?
- 9A. We will continue to update you on any changes deemed necessary. We are always striving to streamline our operations and develop synergies that will add value to all our stakeholders, whilst providing optimum services and innovative products to you, our clients.
10. Whom do I (the client) make cheques payable to?
- 10A. **Trinidad/OECS:**  
Cheques are to be made payable to First Citizens Investment Services Limited.
- Barbados:**  
Cheques are to be made payable to First Citizens Investment Services (Barbados) Limited.
11. Will I need to re-execute/re-sign all my previous contracts with CMMB?
- 11A. No. Your contract with CMMB is still valid and there is no need to re-sign due to the name change from CMMB to First Citizens Investment Services Limited.
12. What if I have an investor letter or other contract with CMMB? Is that still a legal contractual obligation for First Citizens Investment Services Limited?
- 12A. All contracts or letters issued under the name of CMMB are still valid and will be honoured by us

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# First Citizens

## CORPORATE PROFILE

First Citizens is the highest-rated indigenous bank in the English-speaking Caribbean.

Established in 1993, the First Citizens Group has evolved into:

- One of the region’s leading and most dynamic providers of financial products and services comprising:
  - First Citizens Bank Limited
  - First Citizens Asset Management Limited
  - First Citizens Trustee Services Limited
  - First Citizens (St. Lucia) Limited
  - First Citizens Financial Services (St. Lucia) Limited
  - First Citizens Securities Trading Limited, and
  - First Citizens Investment Services Limited formerly Caribbean Money Market Brokers Limited (CMMB), the largest full-service securities company in the region.
- The fastest growing and third largest bank in Trinidad & Tobago, with a complement of twenty-four branches offering a full range of retail and commercial banking services. Our Corporate Banking Unit provides access to a full array of financial facilities and has been involved in a number of landmark projects in several Caribbean territories.

Our consistent excellent performance, the high quality of our balance sheet and strong capital ratios have resulted in two of the world’s leading credit rating agencies, *Standard and Poor’s* and *Moody’s*, re-affirming the investment grade ratings of First Citizens at BBB+ and Baa1 respectively. First Citizens remains the only wholly owned local bank to float two US\$100M in bonds (2004 and 2005 respectively) on the International markets. The Bank has also been admitted to the International Finance Corporation’s B-Loan Programme.

Over the years, visionary leadership has consistently helped to advance the Bank’s technology, innovative product offerings and profitability, resulting in numerous awards. These include (in 2009) awards for Bank of the Year from *The Banker*, *Latin Finance* and *World Finance* magazines. This is the first time that any Bank in Trinidad and Tobago has received all three awards in the same year. On three occasions we were awarded the South Chamber of Commerce Tyrone Samlalsingh Pinnacle Award for “*Excellence in Innovation, Communications Technology and e-Commerce*”.

The First Citizens Group has forged ahead as one of the most successful financial services group in the Caribbean because of the dedication and professionalism of every member of the First Citizens Family, from the Board of Directors and Management to staff at all levels of the organisation. This very human element is the reason why First Citizens always strives to put you first!