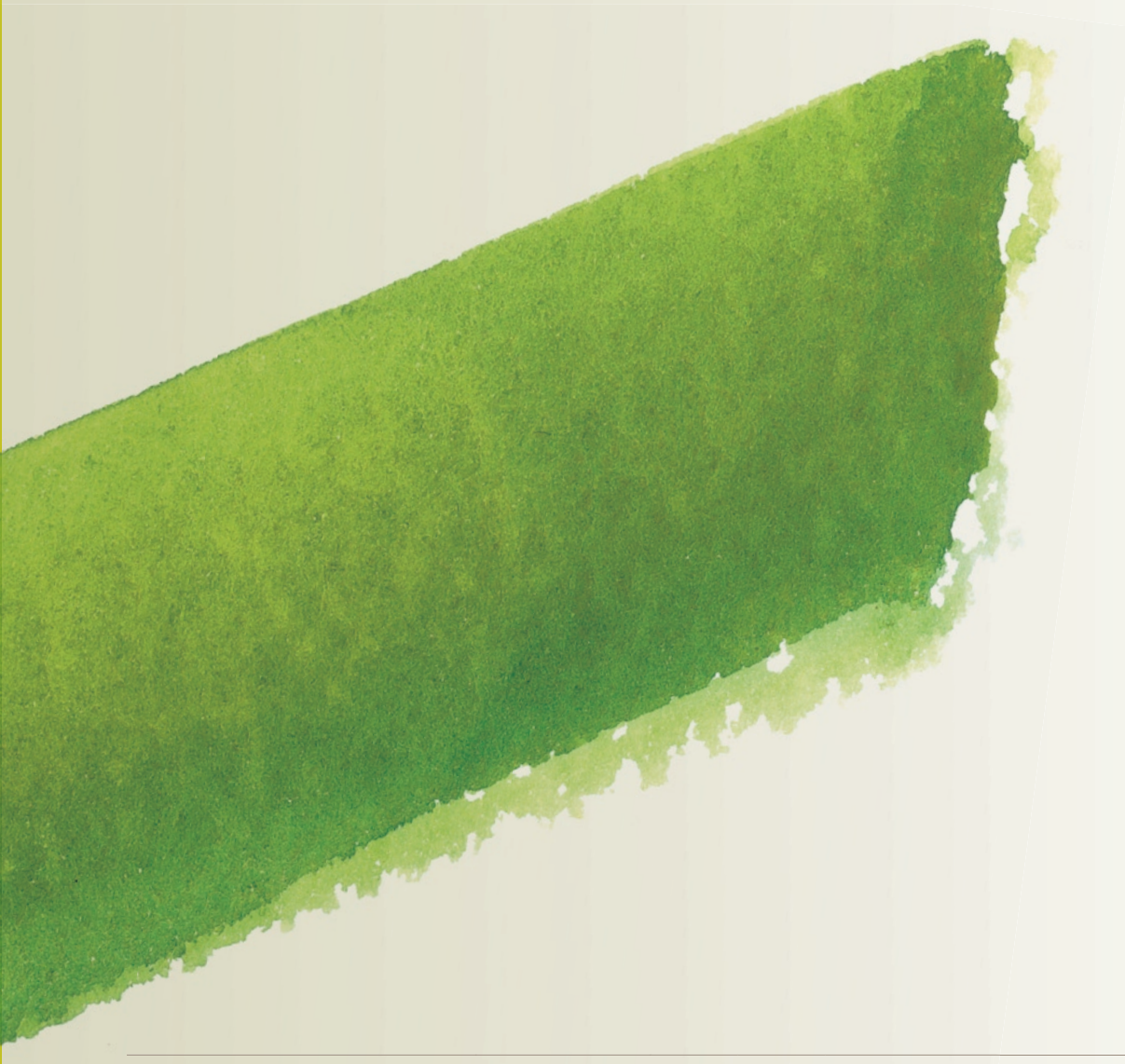

CMMB / US Dollar Account



CMMB:
Intelligent investing



About the US Dollar Money Market Account

What is the US Dollar MMA?

- A portfolio of fixed income investments where CMMB manages and invests US dollars on your behalf
- Funds are invested purely in money market instruments like Treasury Bills, Government Bonds and Corporate Paper

Why open a US Dollar MMA?

- Excellent returns
- No withdrawal fees
- No withholding tax
- No management fees
- Ready access to funds
- Funds are invested in a diversified portfolio of securities
- Daily returns which are immediately reinvested for the next day
- Monthly statements outlining all account transactions and returns for the month
- No penalties for investments or encashments

What returns can I expect?

- Rates may vary on a daily basis
- Return on your investment is calculated daily
- Returns are paid daily into your account
- Your account end of day value rolls over as the next day's investment
- Return is earned up to the day before the day of withdrawal
- Investments made before 12 noon will be invested for same day value; any investments made after this time will be invested for the following business day

How are returns calculated?

Returns are calculated using the formula:

$$\frac{\text{Principal} \times \text{Rate} \times \text{Time}}{365}$$

If you invested US\$10,000, and assuming your rate of return remained at a fixed 6% every day:

Day 1:
Return: $\frac{10,000 \times .06 \times 1}{365} = \text{US\$}1.64$

Account value:
 $10,000 + 1.64 = \text{US\$}10,001.64$

Day 2:

Return: $\frac{10,001.64 \times .06 \times 1}{365} = \text{US\$}1.64$

Account value:
 $10,001.64 + 1.64 = \text{US\$}10,003.28$

Day 3:

Return: $\frac{10,003.28 \times .06 \times 1}{365} = \text{US\$}1.64$

Therefore in this scenario, at the end of three days, your balance will be US\$10,004.92

About the US Dollar Money Market Account

How do I open a US Dollar MMA?

Opening your US Dollar MMA is easy. The requirements vary depending on whether you are an individual or a company wishing to invest through us:

Individuals

- Signed Client Agreement Form
- Two pieces of valid photo ID per account signatory
- A copy of the account beneficiary's ID
- Account signatories must be at least 18 years of age

Corporates

- Signed Client Agreement Form
- Certificate of Incorporation
- Articles of Association
- Certificate of Continuance (as applicable)
- Letter indicating signatories for your account
- Copy of signatories ID
- Any encashment limits for signatories

US Dollar MMAs are opened with a minimum initial investment of US\$100.

An investment receipt and the client agreement setting out the legal terms and conditions will be issued to you upon the account opening.

How do I invest in my US Dollar MMA?

You can invest via:

- Manager's cheques
- Cash up to US \$2,000 per day only
- Direct deposits into CMMB's bank accounts
- Wire transfers
- Personal cheques (subject to management approval)

All cheques should be made payable to CMMB.

How do I encash from my US Dollar MMA?

This investment account is flexible, allowing you to encash from your account at anytime. All or part of the investment can be withdrawn upon request without any penalty fees or charges.

Individuals

- You must be an authorised signatory on the account
- You can give permission to a non-account signatory in the form of a letter specifying the amount to be encashed and by whom

Corporates

- You must be an authorised signatory on the account
- The amount being encashed should fall within the signatory's authorised limits

To ensure that your cheque is dated for the current day, kindly make your request before 12 noon; otherwise, cheques will be dated for the next business day.

If you intend to encash over US\$25,000 kindly provide CMMB with 24 hours notice to ensure speedy remittance of funds.

CMMB manages investments in debt and equity, government securities and corporate paper. We underwrite Government Bonds and offer same-day settlements for all fixed income transactions. CMMB offers a full range of Fixed Income Products, such as Fixed Income Paper, Caribbean and Latin American Bonds, Money Market Accounts, Index-linked Portfolios and Portfolio Management Services. As a member of the Trinidad and Tobago, Barbados and Eastern Caribbean Stock Exchanges, CMMB also actively trades in equities thereby providing a complete range of services that cater to all our clients' investing needs.

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Trinidad and Tobago

1 Richmond Street
Furness Court
Independence Square
Port of Spain
Tel: (868) 623-7815
Fax: (868) 624-4544

Unit 01
Gulf City Shopping Complex
La Romain
Tel: (868) 653-9857
Fax: (868) 653-4871

Barbados

1 White Park Road
St Michael
Barbados
Tel: (246) 426-2020
Fax: (246) 426-2058

Units 11 & 12
Hastings Plaza
Hastings
Christ Church
Tel: (246) 426-2020
Fax: (246) 288-2066

St. Lucia

1st Floor
9 Brazil Street
Castries
St. Lucia
Tel: (758) 450-CMMB
Fax: (758) 451-7984

info@mycmmb.com
www.mycmmb.com

