



Explore the treasures

CARIBBEAN GUILDER

Banco di Caribe welcomes the Caribbean Guilder

Dear customer,

As of April 1, 2025 the Central Bank (CBCS) introduces a new currency; the Caribbean Guilder (XCG), for Sint Maarten and Curaçao. To achieve a smooth transition from ANG to XCG, Banco di Caribe informs its customers of temporary implications in service that may affect its daily operations between March 31st and April 2, 2025. Customers are requested to take note of the following particulars that may have an influence on their payment transactions during this period.

Early closing

Banco di Caribe branches in Sint Maarten, Curaçao and Bonaire will close at 12 noon on March 31st, 2025. All markets will resume regular operations the following business day in accordance with standard hours of each branch. Banco di Caribe branch in Sint Maarten at Cole Bay will be open again from 08:30 to 15:30. The branches in Curaçao and Bonaire will open from 08:00 to 16:00. Please note that unforeseen circumstances may cause delays in our service on April 1, 2025.

Sint Maarten



BANCO DI CARIBE

About limited services at ATM and Online Banking during transition

During the days of March 31st to April 2, 2025 customers will have limited access to ATM services. On April 1, 2025 in convenience of our clients, the ATM at our branch in Sint Maarten Cole Bay as well as the ATMs at our branches in Curaçao will be available for cash withdrawal in the XCG currency. The Banco di Caribe Online banking and Mobile banking platforms for the markets of Sint Maarten, Curaçao and Bonaire will likewise be unavailable on March 31st from 19:00 until 08:00 of April 1, 2025. Please be mindful, that delay or limited access due to unforeseen circumstances, on Banco di Caribe's Online banking and Mobile banking platforms may occur. This applies to Sint Maarten, Curaçao and Bonaire Customers can always visit the website and Facebook page of Banco di Caribe for updates.

ANG Exchange

It's important for customers to take note; that during the one-year period stipulated for the exchange of ANG to XCG currency at commercial banks, Banco di Caribe will only allow its customers with an active account to deposit ANG at the cashier's counter of its branches in Sint Maarten and Curaçao.

Petty cash exchange, Night Deposit and more

Banco di Caribe customers must be aware that coins can only be accepted if they are wrapped in the correct sequence. Rolls of Naf.5,- (20*5,-) | Naf.1,- (50*1,-) Naf.0.50 (40*0.50) | Naf.0.25 (40*0.25) | Naf.0.10 (50*0.10) Naf.0.05 (40*0.05) | Naf. 0.01 (50*0.01). Also rolls of XCG.5,- (20*5,-) | XCG.1,- (50*1,-) | XCG.0.50 (40*0.50) | XCG.0.25 (40*0.25) | XCG.0.10 (50*0.10) | XCG.0.05 (40*0.05) | XCG. 0.01 (50*0.01). In addition to the above, night deposit owners must complete a deposit slip for each currency separately. Please note that ANG and XCG cannot be totaled on a single deposit slip. They should be summarized and counted on separate slips.

ATM withdrawal amounts, post-transition

Banco di Caribe ATMs in Sint Maarten will deliver XCG currency in denominations of 20 and 100. Clients can also withdraw amounts in multiples of 20 or 100, up to the maximum ATM limit of XCG 1,800.00 per day. The poster available at the Banco di Caribe ATM display holders will provide clients with a table for reference and convenience of possible withdrawal amounts.

Banco di Caribe appreciates your understanding as we work diligently towards a smooth transition. For inquiries please contact via Facebook messenger, Customer Service Center at 545 5002 or e-mail customersupportsxm@bancodicaribe.com.