



Deposit guarantee for the Caribbean Netherlands

DeNederlandscheBank

EUROSYSTEEM

Depositors of banks in Bonaire, Sint Eustatius and Saba are protected by the deposit guarantee for the Caribbean Netherlands. The deposit guarantee is a free service that protects depositors' money from 1 cent up to \$25,000 in case a bank runs into difficulties. It is administered by De Nederlandsche Bank (DNB).



Which banks are protected?

Protected: all banks with a licence to operate a branch on Bonaire, Sint Eustatius and Saba*

Not protected: credit unions and money deposited at branches outside Bonaire, Sint Eustatius and Saba



Which products are protected?

Protected: all bank accounts such as payment accounts, savings accounts and fixed-term deposits

Not protected: financial instruments such as investment funds, shares and bonds

*) See <https://www.dnb.nl/en/caribbean-netherlands/> for a list of banks protected by the deposit guarantee



Who is protected?

- All account holders on Bonaire, Sint Eustatius and Saba, regardless of their place of residence, domicile or establishment.

Always check that the bank account is in your name or that you are registered as an authorised person.



What amount is protected?

Deposits are protected from 1 cent up to a maximum of \$25,000. There are two important rules:

- The limit of \$25,000 applies to persons and companies, not individual accounts
- The limit of \$25,000 applies per licensed bank.

How to calculate the guaranteed amount

Below are two examples of residents who have money in a bank protected by the deposit guarantee

 Maria	Payment account	\$4,000	 \$25,000 protected
	Savings account	\$28,000	
	Total bank balance	\$32,000	
	Tip: Maria could consider spreading her money over several banks to increase her protection		
 Dennis & Angela	Joint payment account (and/or)	\$5,000	 \$30,000 protected
	Joint savings account (and/or)	\$25,000	
	Total bank balance	\$30,000	
	Tip: Dennis and Angela are both fully protected, as they are each protected up to \$25,000		

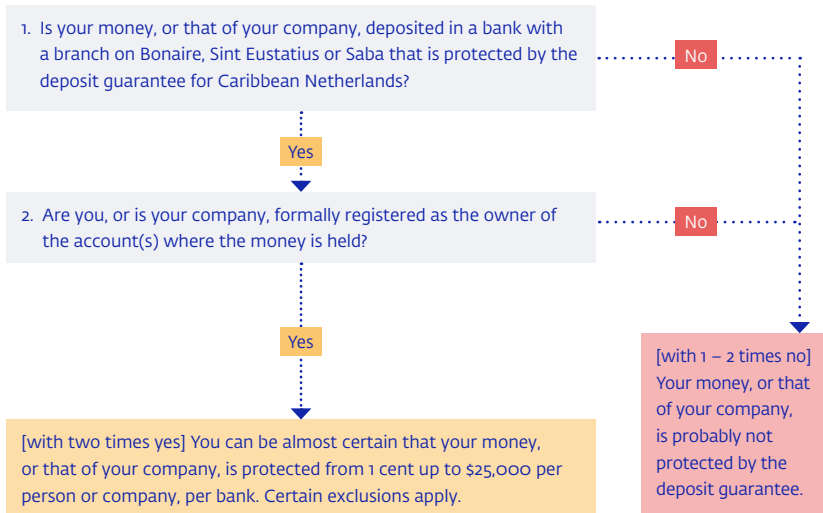


What happens if a bank fails?

- If a bank fails and is unable to return your money, the deposit guarantee is activated
- As of that moment, you can apply for compensation on the island where this bank's branch was operating
- De Nederlandsche Bank will make the compensation available as soon as possible, but always within 20 working days of receipt of your application.

Check your protection in two steps

Answer the following two questions to quickly assess whether you are protected by the deposit guarantee for the Caribbean Netherlands.



More information

If you have any other questions about the deposit guarantee for the Caribbean Netherlands, or if you need more information, you can email or call the Information Desk of De Nederlandsche Bank (in Dutch or English).

- <https://www.dnb.nl/en/caribbean-netherlands/>
- info@dnb.nl
- +31 20 524 91 11 (international number, based in Amsterdam, on business days between 9:00 and 17:00 hours - Dutch time)

Disclaimer

Disclaimer This brochure on the deposit guarantee for the Caribbean Netherlands aims to provide a comprehensive description of the protection offered by the deposit guarantee. However, it is not intended to be a legal explanation of the laws and regulations governing the deposit guarantee. The information in this brochure is based on the laws and regulations as they applied from January 2025. Please consult DNB's website for the Caribbean Netherlands (<https://www.dnb.nl/en/caribbean-netherlands/>) for the current regulations and the resulting protection offered by the deposit guarantee.