

Dear valued customer(s),

As we continue to monitor the current crisis situation Banco di Caribe Sint Maarten hereby informs you of the following.

In accordance with the instructions of the official authorities we inform that we only allow a limited number of customers to access our office at Simpson Bay simultaneously. We therefore appreciate your cooperation in using our BdC Online system and our Mobile App for your transactions, rather than coming to the bank. Also, limit the use of cash and pay with your cards where possible.

Respecting the social distance requirement and remote working, we have allowed our employees to work in shifts and remotely where possible. This, however, led to the following adjustment of our service:

- *Our Philipsburg branch is closed until further notice*

We understand that in difficult times it is key to be able to count on the support of your bank. Therefore, we have implemented a policy to provide more financial breathing space to handle your financial affairs in the event if it is required or necessary.

Starting March 19, 2020 , we are offering our customers who are in need of financial relief due to the loss of income, a 3-month moratorium on principal and interest payments. Of course, should you need additional financial space, we kindly ask you to contact the bank or your account manager via email for your request and to discuss the details regarding mentioned arrangements.

We are doing our utmost to keep you and our employees safe while still meeting your needs as much as possible. Should you require more assistance, please feel free to contact us via this link: <https://sintmaarten.bancodicaribe.com/customer-service/contact>

REMAIN SAFE.

Management Banco di Caribe Sint Maarten