



## Offshore Corporate Banking

CB International Bank provides digital banking solutions for shareholders and directors with more than 100 + nationalities and directors with various jurisdictions to easily open online corporate accounts.



# CBiBank Introduction & Qualifications

- CB International Bank is an International Financial Entity (IFE), established under the International Financial Entities Act of the Commonwealth of Puerto Rico (Act 273/2012), United States of America.
- CB International Bank is audited and regulated by the office of Commissioner of Financial Institutions of Puerto Rico (OCIF), is a full member of the US Federal Reserve System.
- We are an institutional member of the ABA, SWIFT, UNIONPAY, Cross-border RMB Clearing (CIPS), VISA and many other organizations.



4



# BUSINESS BANK ACCOUNT YOU TRUST



## Easy and Fast

Onboarding process is from 1-14 business days depending documentation completed



## KYC Remotely

100% online KYC process, no require to go to the bank in person



## Wide-scope business be acceptable

Various business scope :Service businesses, e-commercial business, Multiple holding company are welcome



## Multiple-Currency Account

Multiple currency account supporting USD, EUR, HKD, SDG, and CNH



## Offshore Expert

Bank account opening service for 99+ jurisdictions, accepts directors and shareholders from 100+ countries



## Dedicated Multi-language support in real-time

English, Chinese (Mandarin), Cantonese, Spanish, Portuguese and Hindi

# ADVANTAGES & PROHIBITED JURISDCITIONS

## ✓ **The benefit that you'll need to consider for the jurisdiction of your Puerto Rico offshore bank account**

Puerto Rico is exempted from the Automatic Exchange of Information (AEOI) which means Puerto Rican banks are not subjected to a Common Reporting Standard (CRS), a standard designed for a tax optimization.

## ✓ **Prohibited Jurisdictions and citizenship**

The following are the countries/regions we do not provide services to : Iran, Cuba, Sudan, The Democratic Republic of the Congo , Libya, North Korea, Syria, Somalia, Belarus, Burundi, Russia, Yemen, Iraq, Central African Republic, South Sudan, Crimea, Ukraine, Zimbabwe, Lebanon, The Republic of Guinea-Bissau, Iraq, State of Eritrea, Afghanistan, Myanmar



## **Prohibited business activities include crypto currencies and gambling industry**

Except for Blockchain, and Gambling industry. CBI Bank can support General Trading /Consulting and Advisory Services / Holding Company (buying/holding/selling stakes of companies)/ Shipping Management Companies/ International Logistics Industry / Commission Agents Companies/ E-Learning Market ,health care and medical industry and many more/Jewelry Industry

# CBiBank Account



## Business Bank Account

Business Bank Card (Union Pay Debit Card)

- Assigned sophisticated Account Manager to provide you with a customized service



## Personal Bank Account

Personal Bank Card (Union Pay and Visa )

- Self-service– Download from APP store by searching “CBiBank”

# CBiBank Business Account Features



## Business Bank Account

### Business Bank Card

Assigned professional account manager to provide you with a customized service

- Multiple Currency (GBP, HKD, EUR, SGD, USD, CNH, JPY, CAD, AED)
- Business Card (UnionPay)
- SWIFT/SEPA Transaction
- E-Commerce Business Funds Collection
- Asset Wealth Management
- Merchant Service Account (Online UnionPay)
- Currency Exchange
- Payroll Setup
- Streamline RMB Payment to Supplier in China
- L/C letter Service of receiving payment



# Support Wide Business Activities

[View details](#)



## Goods Trading

1. Import and export wholesales and retail business
2. Medical industry and health care



## Non-Physical Products

1. Online/Offline service providers and consulting industry
2. Logistics Industry
3. IT services, investment, finance



## E-commerce

1. E-Commercial Platform shop owners also supports small and medium sized online shop vendors
2. Applicable to Amazon, eBay, Tiktalk



## Many more

Jewelry, watch, educations.....

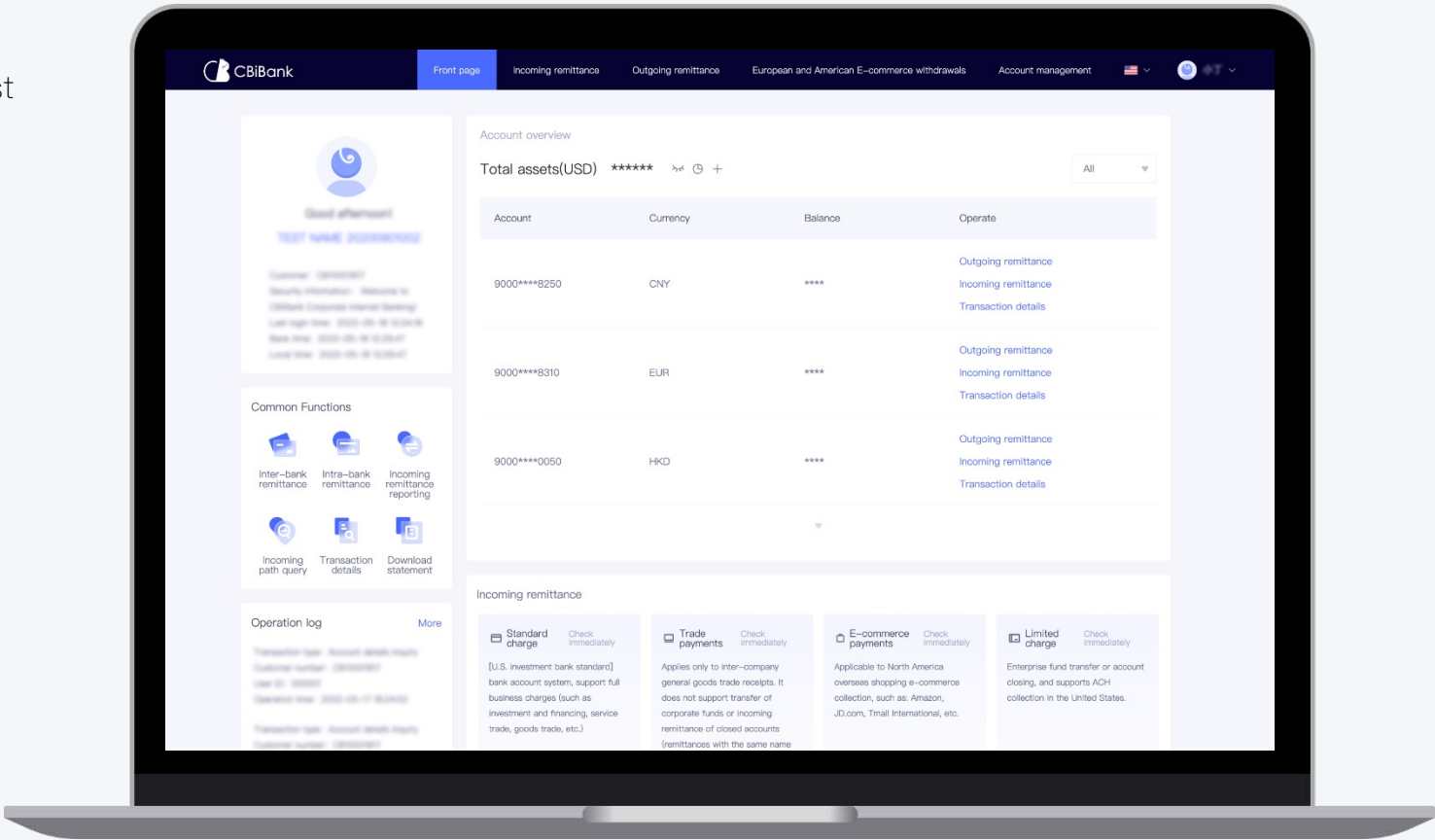
# Business Bank account — E-Banking Systems



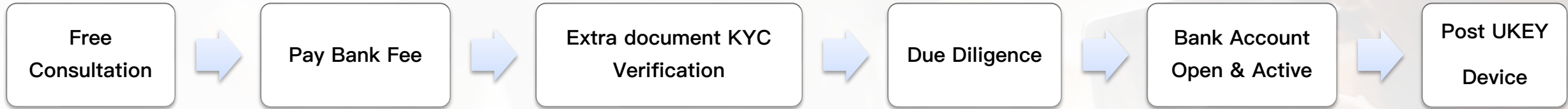
U-key is a portable device that will upgrade your online banking security to give you even more protection against fraud. It is easy to use and provides added protection by generating a new security code each time you use it, in this way to help ensuring only you can access your online banking.



Installing our e-bank assistant software to access into our E-banking system and managing your transaction safely.



# Easy and Fast — Online KYC Process and bank account opening speed



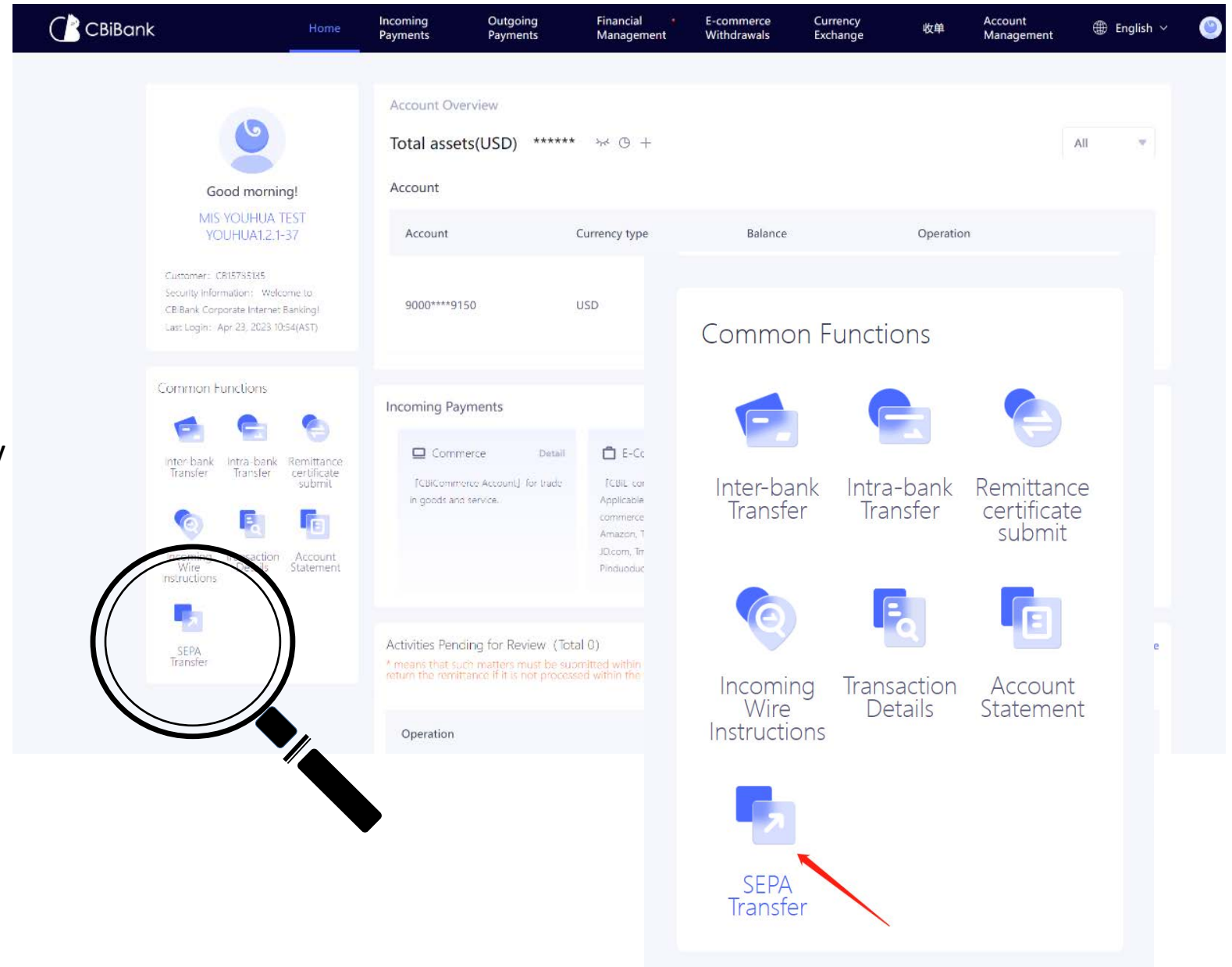
## **Follow below steps to open the bank account with 7-15 workdays**

1. Contact us for a free consultation and prepare documents to submit your application
2. Process the payment by T/T or stripe by card
3. Provide extra documents which required by compliance team and start online KYC verification process
4. Due Diligence process by final compliance team
5. Receive a notice of bank account open
6. Post UKEY device

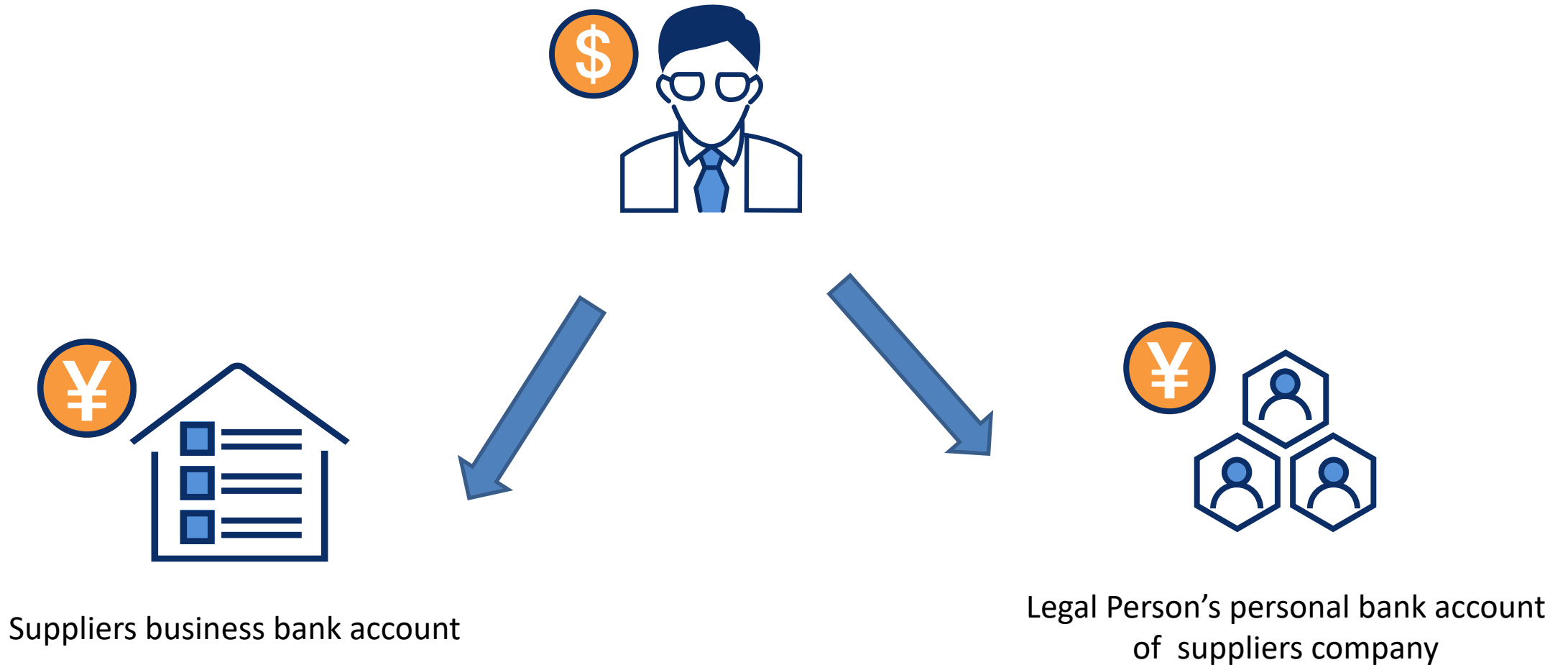
Depends clients well cooperation and documents are in order

# SEPA PAYMENT

- 1) Real Time
- 2) Discount Transaction Fee (€16 )
- 3) Solo Shareholder Available to Apply
- 4) Single Euro Payment Area



# Streamline RMB Payment to Suppliers in Mainland China




# Streamline RMB Payment to Suppliers in Mainland China

## Beneficiary Account- Supplier's Company Account

CBSBank Home Incoming Payments Outgoing Payments Financial Management E-commerce Withdrawals Currency Exchange Account Management English

E-commerce Withdrawals Beneficiary Account Add account

Account: Regular account

Business license product: 

Company name: Please enter the company name 8/12

Unified Social Credit Code: Please enter the unified social credit code 8/12

Bank account: Please enter the bank account 8/12

Bank name: Please enter the bank name 8/12

Location of the bank: Please select

The document we required

- Business license
- Company name
- Unified social credit code
- Business bank account number
- Bank name
- Location of the bank
- Bank branch name:
- Certification of Type-A Business (optional)
- Basic business information form (optional)

## Beneficiary Account- Legal person

CBSBank Home Incoming Payments Outgoing Payments Financial Management E-commerce Withdrawals Currency Exchange Account Management English

E-commerce Withdrawals Beneficiary Account Add account

Account: Legal person account (supplier)

Supplier business license: 

Supplier company name: Please enter the supplier company name 8/12

Unified Social Credit Code: Please enter the unified social credit code 8/12

Full name: Please enter the full name 8/12

Identification document type: Identification

The Document we required:

- Business license
- Company name
- Unified Social Credit Code
- Legal person name
- Identification Document Type: ID card or passport
- ID card or passport number
- Bank Name
- Bank card reserved mobile

- Mandatory Requirement: online store owners (Store website)
- Currency: USD to RMB payment
- Document Requirement: Order Details, logistical Receipt, Invoice etc.
- Fee Rate: 0.3% per transfer based on the gross transaction, we have the minimum transfer amount of is \$15 per transfer
- Target Business Type: Support B to B and B to C
- Transfer Limitation : No limit to the amount of transaction
- Comply with Foreign Exchange Policy: Transactions made on CBI bank accounts will not be counted against the amount of USD 50,000 per year of a single shareholder of the supplier company.



1. Support USD, CNY, EUR
2. Receive L/C (not issue L/C)
3. Advice of L/C ... .. \$200 per Advice
4. Pre-advice of L/C ... .. \$100 per Advice
5. Amendment of L/C ... .. \$100 per Advice
6. Transfer of L/C ... .. \$100 per time with no-change item of transfer  
0.5% of amount, maximum \$1000 of the transfer with changes
7. Documents Review ... .. \$200 per Transaction
8. Telegraphic Handling ... .. \$100 per Transactions and \$10 per item of more than 5times
9. Logistics ... .. at cost

# E-COMMERCE ACQUIRING SERVICE

CB International Bank is the perfect partner for your e-commerce business. With access to 18+ global shopping platform.



# How to Join CBi Bank Premier

**USD 1 T+**

Client asset under management (USD)

**150**

Investment Professionals

**17,633**

Clients



Open Business  
account



Make an appointment with  
dedicated Senior Account  
Manager



Purchase the  
Asset Product

# Corporate Bank Account- Transparent Fee structure

Payment Method	Company Jurisdiction	Due Diligence Fee	Account Service Fee	Service Fee	Total Bank Fee	Shipping Fee
Wire Transfer	Discount Jurisdiction-1	\$625	\$240	\$100	<b>\$965</b>	\$10-\$260
	Discount Jurisdiction-2	\$1185	\$660	\$100	<b>\$1945</b>	\$10-\$260
	Non-Discount Jurisdiction	\$2515	\$1200	\$200	<b>\$3915</b>	\$10-\$260

\*Refer Annex II: Bank Service Fee and Charge

# Corporate Bank Account- Transparent Fee structure

Payment Method	Company Jurisdiction	Due Diligence Fee	Account Service Fee	Service Fee	Total Bank Fee	Shipping Fee
Visa & Master	Discount Jurisdiction-1	\$625	\$240	\$50	<b>\$915</b>	\$10-\$260
	Discount Jurisdiction-2	\$1185	\$660	\$80	<b>\$1925</b>	\$10-\$260
	Non-Discount Jurisdiction	\$2515	\$1200	\$165	<b>\$3880</b>	\$10-\$260

\*Refer Annex II: Bank Service Fee and Charge

# Corporate Bank Account- Transparent Fee structure

## ➤ Discount Jurisdiction-1:

Hong Kong, Macau, Singapore, Australia, Canada, Britain, Taiwan, South Korea, Japan, France, Germany, Ireland, Argentina, Chile, Lithuania, Poland, Czech Republic, Belgium, Holland, Luxembourg, New Zealand, Spain, Serbia, Italy, USA

## ➤ Discount Jurisdiction-2:

United Arab Emirates, Malaysia, India, Vietnam, Thailand, Uruguay, Brazil, Mexico, Peru, Indonesia

## ➤ Standard Jurisdiction (which not includes above 1 & 2 list)

BVI, Seychelles, Cayman, Saint Vincent and the Grenadines, Saint Kitts, Vanuatu, Marshall Islands , Belize, Bahamas, Panamá, Gibraltar, Cook Islands, Estonia, Cyprus....

# Personal Bank Account

- Support more than 50 countries nationality;
- Currency account: USD, EUR, CNH, HKD;
- Online KYC process;
- 1-2 work days approval;
- Account service fee:
- **Union Pay Debit Card & Visa Credit Card**

**Due diligence fee \$200 + Account Maintenance fee \$10;**

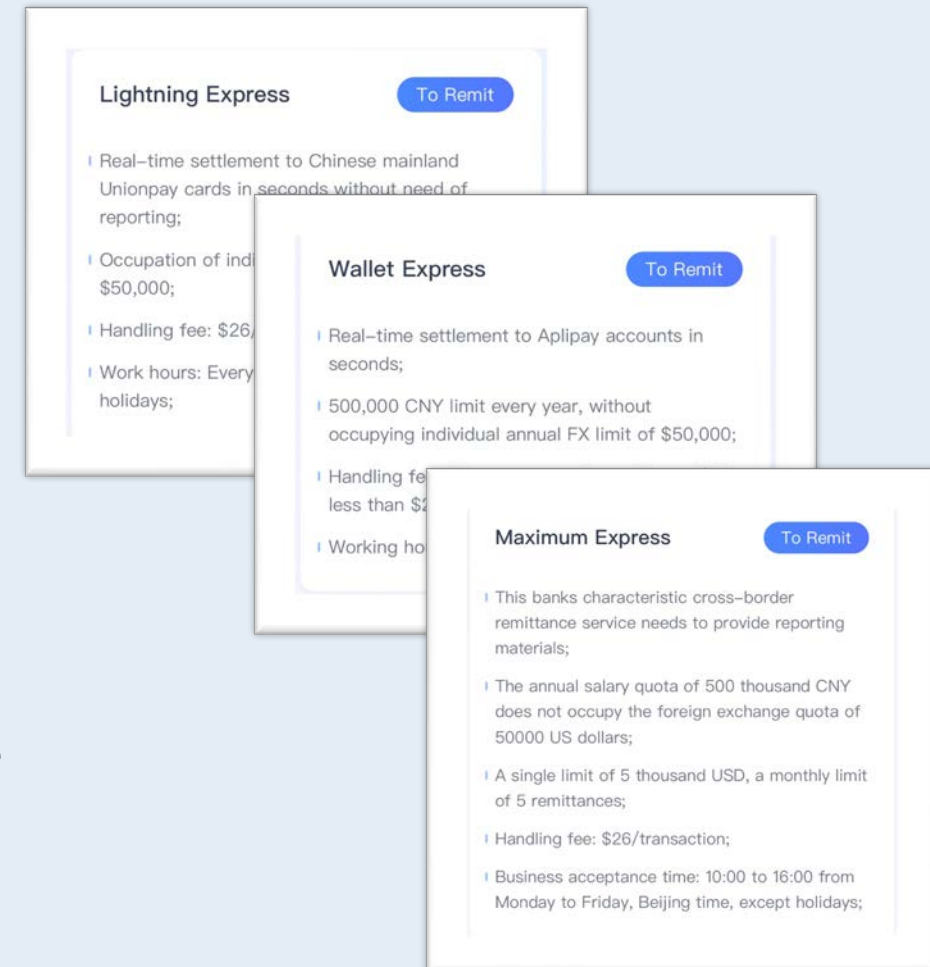


Account maintenance fee: \$1 will be charged if the daily balance is over \$500; The monthly average balance of \$2,000 or more will be deducted.

# Personal Bank Account – Money Express

Money Express is the special product to support **Chinese Mainland Nationals** with USD funds return back to China with onshore RMB.

- ✓ Total settlement: RMB1million + USD50,000
- ✓ Lightning Express: Occupation of individual annual forex limit of \$50,000
- ✓ Wallet Express: ¥500,000 limit every year, support settlement to Alipay account to Self or immediate family member account
- ✓ Maximum Express: ¥500,000 limit every year for overseas income Salary settlement



# Registration Certification



# OCIF

OFICINA DEL  
COMISIONADO  
DE INSTITUCIONES  
FINANCIERAS

ESTADO LIBRE ASOCIADO DE PUERTO RICO  
OFICINA DEL COMISIONADO DE INSTITUCIONES FINANCIERAS

LICENCIA NUMERO

**IFE-49**

We certify that:

**CB INTERNATIONAL BANK, LLC**

is authorized to operate an International Financial Entity located at:

270 Muñoz Rivera Ave. Suite 330, San Juan, Puerto Rico 00918

According with Act No. 273 of September 25, 2012, as amended, known as the **International Financial Center Regulatory Act (the "Act")**, **CB International Bank, LLC** (the "**IFE**") is hereby authorized to engage in the activities allowed by Section 12(a)(1), 12(a)(4), 12(a)(5), 12(a)(6), and 12(a)(8) of the Act. **Should obtain prior approval from our Office before performing the activities described in 12(a)(9) 12(a)(11), 12(a)(17), and 12(a)(23) of the Act.** The IFE is hereby authorized to engage in those activities enumerated in the Permit to Commence Operations as an IFE issued on May 8, 2018, which is herein incorporated and made part of this License.

This license will be valid until renounced, revoked or cancelled and while the licensee pays the annual correspondent fees as prescribed by law.

Issued in San Juan, Puerto Rico, on July 2, 2018.

Iris Nereida Jiménez  
Assistant Commissioner

ESTA LICENCIA NO ES TRANSFERIBLE. COLOQUESE EN UN LUGAR VISIBLE AL PUBLICO



# Thank You!

## CBiBank Contact:

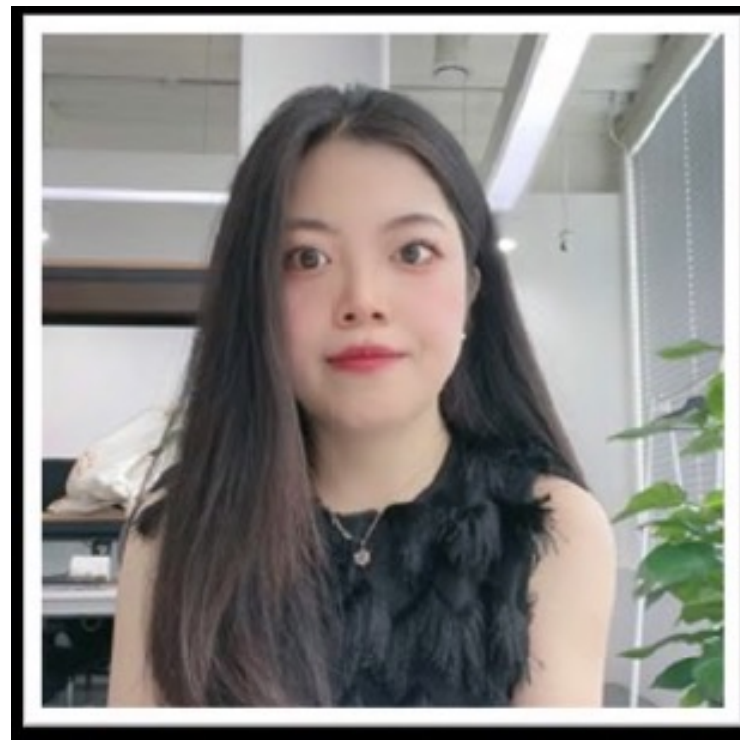
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## Head Office Address:

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