



2023

ONBOARDING GUIDE



ACCOUNT BENEFITS



CHOOSE FLEXIBILITY

Whether you want instant transfers, access to your money or to choose the term of your term deposit, **we've got an account to suit you.**



MINIMUM BALANCE

When selecting either a **demand deposit or savings account**, there is only a nominal opening balance needed of \$1,000.



MULTICURRENCY

Select the currency which works for you, and Caye offers wire transfers in **five main currencies**: USD, CAD, EUR, GBP, and CHF.



ONLINE BANKING

Access to any of our Caye international bank accounts are operated online through a **secure 24/7 online** banking platform.




Why should you bank internationally with us?



Get great competitive interest rates on deposits, a client service department who is multilingual and financially qualified, security you can trust and a smart, simple online banking experience on all your devices.



We are dedicated to putting our bank customers at the center of everything we do, ensuring that every interaction is extraordinary, and that our focus is always on what's best for our clients overall financial well-being.



Thank you for your interest
in the **award winning**
Caye International Bank

WE LOOK FORWARD TO PROVIDING
YOU WITH THE BEST SERVICE
POSSIBLE TO MEET YOUR BANKING
NEEDS

The following guide will help answer any questions you
may have about opening an account with us.

ONE

Make sure to check the last pages of this guide to confirm you or your company does **NOT** operate in a prohibited jurisdiction or sector. Unfortunately, these are non-negotiable.

TWO

Please provide as much information as possible when describing the nature of your business. One-word answers will result delays processing your application as we will need to fully understand what you do before we can open your account

THREE

If you or your company has publicly available adverse media results it is unlikely, we could open your account, especially if finance related.

FOUR

Please provide us with full set of corporate documentation upon application*; incomplete submission delay the entire process

Documentation regarding use of nominee directors and or shareholders are also required

**Disregard for personal account applications*

FIVE

When dealing with complex ownership structures we need due diligence on ALL shareholders including entities owned by other entities and trusts.

HOW TO

ACCELERATE THE APPLICATION PROCESS



CERTIFICATION OF DOCUMENTS



- When you first submit your application and paperwork we do not require certification.
- Once your account is approved we will require all documents be certified or notarized.
- If a notary is not available we will accept documents certified by a licensed lawyer.
- Please note: If you use a lawyer for certification we need to be able to independently verify their position via online search, websites, professional directories or similar.



REFERENCE LETTERS



- For all accounts we require a financial or professional reference letter.
- These can be from a bank, broker, asset manager, lawyer or accountant.
- The letter should state the duration of relationship and what that relationship is.
- Letters need to be on letterhead of writer.
- Writer of letter will be contacted via phone or email to verify.

[Reference Letter Templates](#)

Bank

Professional

■ SIMPLE ACCOUNT

- Personal & Holding Companies.
- These accounts are for asset diversification purposes .
- Low transaction volume: Less than two transfers per month.
- Simple ownership structure: Either an individual or family members.
- Majority of fund transfers go to same name accounts at other banks, or trading/brokers/exchanges.

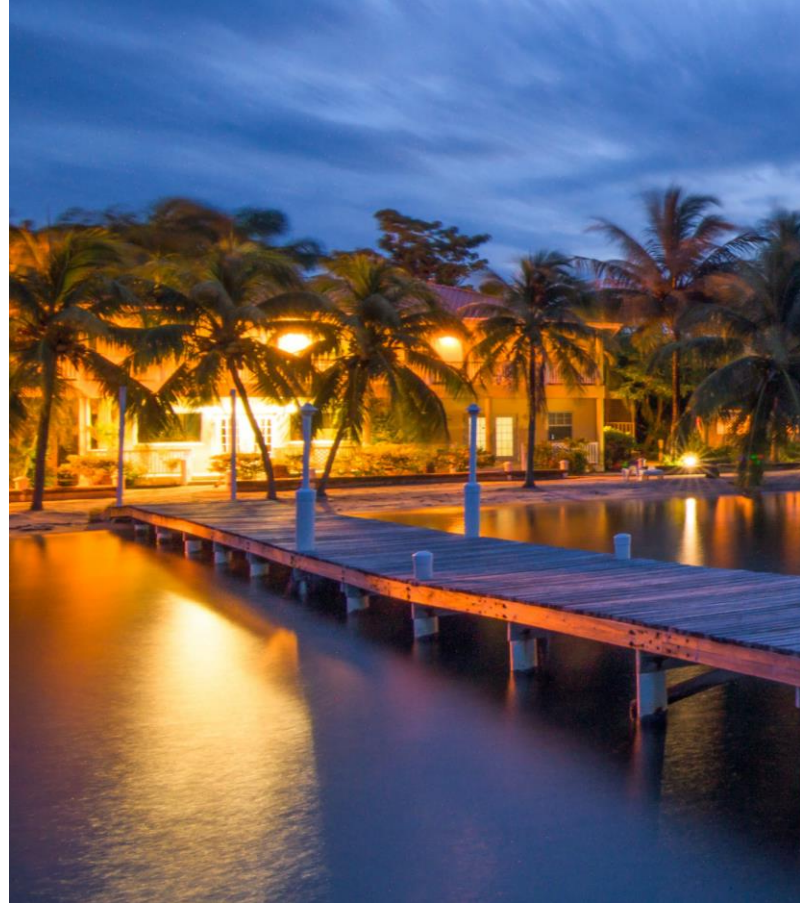


REQUIRED DOCUMENTATION

- Certificate of Incorporation
- Memorandum & Articles of Association or By-Laws/Constitution
- Register of Shareholder(s)
- Register of Director
- Shares Certificate
- Certificate of Good Standing or Certificate of Incumbency
- FOR ALL NAMED INDIVIDUALS: Shareholders, directors, nominees, signatories, POA
 - Passport (color scan)
 - Proof of address (utility bill not more than 90 days old)
 - Reference Letter
 - Personal Info Sheet (part of application)
 - Any further information deemed necessary by compliance review

TRANSACTIONAL ACCOUNT

- Used to operate business.
- Send payments to suppliers.
- Receive payments for services or goods.
- Medium to high volume fund transfers (over 5 per month).
- Multiple shareholders.
- Operate in non-high-risk industries such as financial services, mining, tourism, for example.
- Operate in non-high-risk jurisdictions.



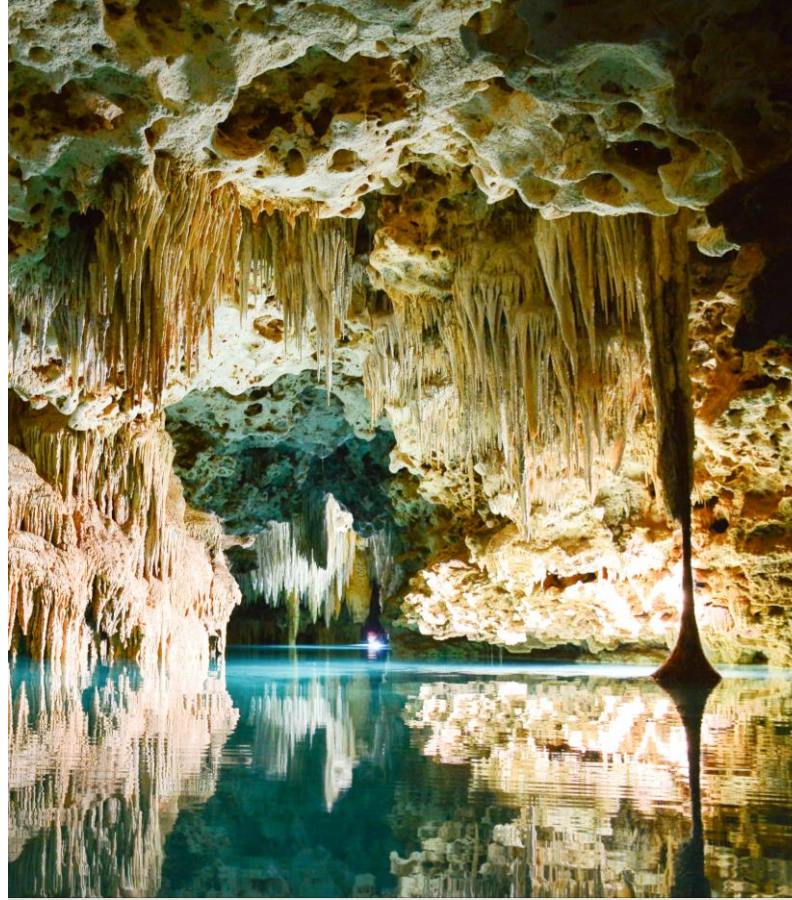
REQUIRED DOCUMENTATION

- Certificate of Incorporation
- Memorandum & Articles of Association/ By-Laws/Constitution
- Register of Shareholder(s)
- Register of Director
- Shares Certificate
- Certificate of Good Standing or Certificate of Incumbency
- Website
 - *If your company is new and does not yet have a website a detailed business plan is acceptable*
- Verifiable list of clients and suppliers
- FOR ALL NAMED INDIVIDUALS: Shareholders, directors, nominees, signatories, POA
 - Passport (color scan)
 - Proof of address (utility bill not more than 90 days old)
 - Reference Letter
 - Any further information deemed necessary by compliance review

COMPLEX ACCOUNT

- High transaction volume
- Complex Ownership Structure
- Works with high-risk jurisdictions
- Operates in high-risk sector

Note: These accounts require a lot of information and time to review. We ask you to please be patient with us as we will have a lot of questions.



REQUIRED DOCUMENTATION

- Certificate of Incorporation
- Memorandum & Articles of Association/ By-Laws/Constitution
- Register of Shareholder(s)
- Register of Director
- Shares Certificate
- Certificate of Good Standing or Certificate of Incumbency
- Website
- Verifiable list of clients and suppliers
- Business Plan
- Org Chart
- License (if required)
- FOR ALL NAMED INDIVIDUALS: Shareholders, directors, nominees, signatories, POA
 - Passport (color scan)
 - Proof of address (utility bill not more than 90 days old)
 - Reference Letter
 - Any further information deemed necessary by compliance review

PROHIBITED JURISDICTIONS

Crimea	North Korea
Cuba	Palestine
Gaza Strip	South Sudan
Iraq	Syria
Iran	Russia
Liberia	Venezuela
Libya	Yemen
Myanmar	Zimbabwe

Note:

- *Citizens of these jurisdictions can possibly work with Caye International Bank if they can demonstrate residency outside above listed countries.*
- *List is subject to change without notice.*





PROHIBITED SECTORS

- Adult & dating
- Cryptocurrency*
- Gambling
- Multi-level marketing
- Marijuana and related products
- Prescription drugs
- Paraphernalia
- Political
- Religious and protest organizations
- Weapons and military

** Caye International cannot work with 'direct' crypto-related entities, such as exchanges or wallets but can work ETFs (Exchange Traded funds) with crypto exposure or blockchain-related businesses.*



CONTACT US

Potential bank clients	+501-226-3083
Existing bank clients	+501-226-2388
WhatsApp number	+501-622-1009
Email address	services@cayebank.bz

