



**SECURE YOUR FUTURE  
WITH INTERNATIONAL  
PRIVATE BANKING**

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# ABOUT CAYE

Caye's history begins in 1996 as a Belizean mortgage company, and after continued success over several years, became an international bank on September the 29th, 2003. At that time the bank received an unrestricted Class A - International Banking License from the Central Bank of Belize. The Central Bank of Belize is responsible for regulating Caye International Bank and setting the standards for its liquidity and capital adequacy ratios.

Caye is the only International Bank headquartered on the beautiful island of Ambergris Caye, Belize, and our bank license permits us to conduct financial services with individuals and corporations located outside of Belize. The bank offers a full range of traditional banking services as well as accounts in multiple currencies. An application for account opening is a straight forward process, and can be facilitated online from anywhere in the world.



## OUR CORPORATE TIMELINE AT A GLANCE

MID TO LATE  
**1990's**

- The establishment of Caye Mortgage Company
- Serving a need that wasn't being met by anyone else

EARLY  
**2000's**

- Launch of new financial services and accounts

LATE  
**2000's**

- Development of new bank headquarters building
- Support, commitment and investment of the local community

AND BEYOND  
**2010**

- Continued focus on the bank's technological advancement
- Enduring ambition as a major international financial institution





**“Most Outstanding Offshore Bank in Central America.”**

**-Wealth & Finance International’s Banking Excellence Awards 2018”**

**“Best Private Bank in Belize.”**

**-Global Finance Magazine’s 2018 list of the World’s Best Private Banks**

## CHAIRMAN INTRODUCTION

Caye International Bank is one of the foremost banks in Belize today, and one of the largest international banks in the country, measured by total assets, shareholders’ equity and market capitalisation.

With one of the highest liquidity ratios of any global bank, Caye has nearly a 20-year track record of strong operating performance. Caye Bank’s mission has been to always provide financial services based on trustworthiness, underpinned by strong corporate values, and this formula has seen the bank grown with a diversified revenue structure, a balance sheet with good asset quality, funding sources that are diversified, and a strong capital base.

The scale of economic activity and stability in Belize, as well as within the Central American region, has enabled Caye Bank to grow in all its core products. In addition, to this we believe our diverse range of international financial services offered over the last two decades, has allowed us to play an integral role in the growth and prosperity of not just the island of Ambergris Caye but Belize itself.

Ongoing investments of the bank will be in new products, human capital and technology, coupled with strategic diversification into new business areas, as well as increased attention to risk management, liquidity and successful regional diversification. This I believe will firmly establish Caye International Bank as a major financial institution within the Central America region over the next several years, providing the bank with a platform to expand into international jurisdictions further afield.

**Joel Nagel, Chairman of the Board**



# FINANCIAL SERVICES

Caye International Bank combines global capabilities with deep local knowledge, providing innovative services to meet the needs of our banking customers.

## FINANCING



Caye offers many different types of real estate loans in five major foreign currencies.

## PREPAID MASTERCARD



Our reloadable debit card makes your everyday purchases fast, easy, convenient and secure.

## WIRE TRANSFERS



We have developed strong global correspondent banking relationships over the years.

*“We are dedicated to putting our bank customers at the centre 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.”*

**-Luigi Wewege, Senior Vice President**



# CAYE BENEFITS

Caye operates similarly to a digital online bank, which means that we are able to eliminate the costs typically associated with traditional brick-and-mortar retail banks, thus enabling us to offer great tailored services to our bank customers.



# OUR CUSTOMER SERVICE

Caye International Bank provides a superior level of customer support, being flexible with how repayment schedules and the underlying terms are structured for customers who obtain loans within the region.



## PRIVATE BANK ACCOUNTS

Caye International Bank offers a full-range of banking product and services, with 24/7 online banking, safe international fund transfers and a prepaid MasterCard accepted everywhere.

## INTERNATIONAL LENDING

We offer personal and corporate real estate loans with low interest rates, in five different currencies: U.S. & Canadian Dollars, Euros, Pounds, and Francs with negotiable terms and amortizations.

## GLOBAL INVESTING

Start the conversation today with one of our multilingual financial service experts and find out how to secure your assets privately offshore with Caye.



# BANK OUTLOOK

## CAYE INTERNATIONAL BANK IS WELL POSITIONED IN A GROWING INDUSTRY

Caye International Bank offers a full range of traditional banking services as well as different savings accounts in multiple currencies. The bank has built up considerable knowledge of the Central American financial market due to the many years of experience in providing financial services to corporate and personal customers within the region. The mission of the bank has always been to support customers to succeed in their financial affairs both now and in future.

Caye aspires to become the leading offshore banking provider in the region while continuing to tailor financial service offerings to the specific needs of its private customers. The bank continues to expand its team of professional regional managers located in main cities around the world.

# CAYE BANK ACCOUNT BENEFITS

1

## 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.

2

## Minimum Balance

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

3

## Multicurrency

Select the currency which works for you. Caye offers five different multicurrency bank accounts in: USD, CAD, EUR, GBP & CHF.

4

## Online Banking

Access to any of our Caye International Bank accounts are operated online through a secure 24/7 online banking platform.

## Demand Deposits

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.

## Savings Accounts

Be rewarded and reach your savings goal with a great interest rate when you regularly save each month.

## Term Deposits

Enjoy a fixed rate of return for your nominated term, so you know exactly what your investment's worth.





### **Privacy: Your money is your business**

Belize has a stable growing economy with a zero-tax regime, and strong bank secrecy laws, which benefits Caye International Bank clients through increased privacy and confidentiality. There are no exchange controls in Belize, which means that you can take out or deposit money at any time, and your banking information will always belong to you.

### **Stability: Your investment is secure and safe**

Belize is politically stable with a local currency that is pegged to the United States dollar at a fixed rate of 2:1. This means that bank clients can have confidence that their money is safe, and that currency devaluation will not occur.

### **Trust: Profitable and long-lasting relationship**

Caye International Bank's management team consists of international experts with extensive financial experience across many sectors, and industries whose primary mission is to manage, preserve and enhance the wealth of all bank clients.

### **Ease: Opening an offshore bank account**

An application for bank account opening at Caye International Bank is a simple process, and can be facilitated from anywhere in the world. Throughout the entire process, Caye International Bank's executive bankers are easily accessible and available to help you with any financial questions you may have.



## **WHY OFFSHORE?**

Private offshore banking in Belize, Central America offers you a significant number of concrete advantages that you simply cannot get from investing within any American, Canadian or European based banks.







## CHOOSE CAYE

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