

FREQUENTLY ASKED QUESTIONS

UPDATED FEBRUARY 14, 2022

MORTGAGES & LOANS (including car and personal loans)

As of April 30, 2021, Girobank's loan portfolio was transferred to Gi-RO Settlement Holding N.V. (GSH), with the approval of the Court of First Instance in Curaçao. Loan clients have been informed in writing about this transfer. For questions regarding your mortgage or loan, contact the GSH helpdesk at +599 9 433 9177 or via info@gshcuracao.com.

CREDIT AND DEBIT CARDS

Girobank has ceased all credit and debit card services. Clients with an outstanding balance on their credit cards - at the time of the moratorium - had the option to pay it off immediately or reach a payment agreement.

For questions regarding your credit and/or debit card, please contact the Girobank helpdesk at +599 9 433 9130 or via giro@centralbank.cw.

CURRENT/SAVINGS ACCOUNT (including SAM and Time Deposit)

As of October 1, 2021, Girobank has ceased all banking services, including internet banking, third party transactions, cash transactions, and checks. In addition, all ATMs are closed. The Girobank Janwe branch is open during office hours (from 08:00-15:30hrs) for withdrawals and payment of past due insurance premiums.

If you still have funds on a Girobank account, please contact our helpdesk at +599 9 433 9130 or via giro@centralbank.cw.

1. **Until what amount will I receive my funds?**

Girobank N.V. will pay out funds up to a maximum amount of NAf. 1,200,000. Funds higher than that amount are still frozen.

2. **Which documents are needed to close accounts?**

Required Documents / Missing documents

Local clients

Resident Personal Account

* Valid ID

* Signed Payment Instruction

- * Indemnity letter

Joint Account

- * Valid ID of both individuals

If account holder is deceased

- * Death Certificate
- * Akte van Erfrecht (Certificate of inheritance if funds are above 1000 guilders)
- * Indemnity letter

Corporate Resident

- * Chamber of Commerce
- * Valid ID of Signers (Directors & UBO)
- * Shareholder Register
- * UBO declaration
- * Ownership structure
- * Articles of incorporation
- * Signed Payment Instruction
- * Indemnity letter

International clients

Individual Account

- * Valid PP
- * Proof of address if none on file
- * Signed general Terms and conditions if none on file
- * Signature Card if none on file
- * Signed Payment instruction which should match signature on signature card
- * Indemnity letter

If Joint Account

- * Valid ID of both signers
- * Payment instruction signed by both signers

If account Holder deceased

- * Death Certificate and Certificate of inheritance
- * In addition, payment instruction signed by heirs

Corporate Accounts

- * Proof of Address of the Entity, Signers, Directors and UBO if none on file
- * Chamber of Commerce
- * Certificate of incorporation if applicable
- * Valid ID of Signers, UBO and Directors
- * Ownership structure
- * UBO declaration

- * Share Holders Register
- * Certificate of incumbency (Mandatory)
- * Articles of incorporation if none on file
- * Account closure resolution signed by all legal representatives
- * Signed Payment Instruction
- * Indemnity letter

INSURANCE

1. Is my insurance coverage still valid?

As of January 1, 2022, all insurance policies were transferred back to the respective insurance companies. Therefore, all payments must be done directly at those companies. Clients with past due premiums must pay these past due amounts directly at Girobank in one of the following manners:

1. Cash at the counter.
2. Deposit on - or transfer to - our account at Vidanova Bank with number 3001213484, mentioning the policy number.

OTHER

1. What happens if I have more than NAF. 1,200,000 in my account. Do I lose access to those funds?

If you have more than NAF. 1,200,000 on your account, the amount that is in excess of the NAF 1,200,000 will be frozen until further notice.

2. Which branches are still accessible for the public?

The Janwe branch is open during office hours (from 08:00-15:30hrs).

3. What is the contact information of the GI-RO Settlement Holding N.V.?

For more information, please visit www.gshcuracao.com; e-mail info@gshcuracao.com; telephone +599 9 433 9177.

For any other questions, please send an email to giro@centralbank.cw and/or info@giro.net or contact the helpdesk via telephone number +599 9 433 9130.