



**FirstCaribbean**  
International Bank

FirstCaribbean International Bank (Cayman) Limited  
PO Box 68 GT, Main Street, Grand Cayman KY1-1102  
Cayman Islands  
Tel: 345 949-7300  
Fax: 345 945-9110



**Your Personal Banker**

Orco Bank N.V.  
Landhuis Cerrito  
Schottegatweg Oost z/n, Curaçao  
Tel: 599 9 732 7000  
Fax: 599 9 737 6741

Dear Client,

CIBC FirstCaribbean and Orco Bank N.V. have announced today that they have entered into an agreement on the sale of the assets of FirstCaribbean International Bank (Cayman) Limited in Curaçao and St. Maarten to Orco Bank N.V. This transaction is subject to the approval of the Centrale Bank van Curaçao en Sint Maarten.

We can give you our assurance that any transfer of client accounts between CIBC FirstCaribbean and Orco Bank N.V. would be an orderly one.

Subject to regulatory approval of this transaction, our teams will work closely together to effect the transition, which is expected to be completed several months from today's date. We will communicate this date once the transition process has begun.

We commit to providing you with all the necessary communication to ensure that you know precisely when service ends with CIBC FirstCaribbean and begins with Orco Bank N.V., and what that means for the management of your accounts.

If you are currently a Corporate Banking or Merchant Services client of CIBC FirstCaribbean, you will also be contacted through our Relationship Management teams to guide you through a seamless transition process.

Similarly, if you are a Wealth Management client, please be assured that a member of our relationship management team will reach out to you, should regulatory approval be given.

We thank you for your continuing patronage, and for your trust in the integration process. In the interim, should you have any queries, please contact us at:

**1. CIBC FirstCaribbean**

**a. Personal & Business Banking Clients**

Curaçao: Personal & Business Clients, Monday to Friday  
Rustanne Sephens-Mercelina | Tel: 599 9 433-8341

St. Maarten: Personal & Credit Card Clients, Monday to Friday | Tel: 1 866 743-2557

**b. Corporate Clients**

Curaçao: Jenny Martha-Clifton, Head Corporate Banking, CIBC FirstCaribbean  
De Ruyterkade 61, Curaçao. | Tel: 599 9 433-8319 | Cell: 599 9 670-7766  
Fax: 599 9 433-8198 | Email: jenny.clifton@cibcfib.com

St. Maarten: David Solomon, Senior Corporate Manager, CIBC FirstCaribbean, Emmaplein #1,  
Philipsburg, St. Maarten. | Tel: 1 721 546-4320 | Cell: 1 721 520-1253  
Email: david.solomon@cibcfib.com

**c. Merchant Services**

Tel: 1 800 744-1168

**2. Orco Bank N.V.**

Orco Bank Contact Center:  
Email: [customer.support@orcobank.com](mailto:customer.support@orcobank.com) | Telephone: 599 9 732-7070  
For general information about Orco Bank, please visit: <https://orcobank.com/>

Yours truly

Mark I. McIntyre  
Managing Director  
CIBC FirstCaribbean (Cayman) Limited

Désirée Alberto-Martina  
Managing Director  
Orco Bank N.V.

Edward Pietersz  
Managing Director & CEO  
Orco Bank N.V.