



## Account Opening Requirements – General

### Residents

- **Valid Photo Identification** (*any of the following*):
  - Valid Driver's License issued in the country in which the client is resident (Exception Barbados)
  - Valid Passport
  - National ID (issued identity card, Citizenship card, Armed Forces ID Card, issued within the country in which the client is resident)
  
- **Confirmation of Address\*** (*any of the following*):
  - Valid Driver's License (Exception Barbados)
  - Bank/Credit Union or Major Credit Card Statement (not more than 3 months old)
  - National Insurance/Social Security Card
  - Tenancy Agreement in client's name
  - Letter from current employer (not more than 3 months old)
  - Bank or Credit Union Reference (no more than 3 months old)
  - Original Utility Bill or Cable Bill in the client's name

### Non-Residents\*\*

- One form of Valid Identification (*from the list above*)
- Confirmation of Address (*as stated above*)
- Two Character References (*where applicable*)
- Banker's Reference (*where unavailable, bank statement issued within the last 3 months*)
- Source of Funds—Job Letter, Pay Slip or other evidence to support purpose of account

### Certification

Where original documents are not seen by a CIBC FirstCaribbean representative, these should be certified and dated as true copies of the originals by any one of the following who shall affix his/her seal:

- Member of the Judiciary
- Senior Civil Servant
- Senior Banker
- Justice of the Peace/Notary Public
- Foreign Embassy Consular
- Lawyer
- Certified Accountant

*The Certifier should complete a Letter of Instruction to Certifiers which should be submitted along with the certified documents.*

### Minor Accounts

- Valid Passport
- Certified photograph of the minor (no more than six months old)
- Child's birth certificate
- Valid school identification for students enrolled in College or University
- All documentation for the adult/parent who will be a signatory to the account



## Account Opening Requirements – General

### Minimum Amounts to Open Accounts

#### ANTIGUA

Regular Savings	\$300.00	Regular Chequing	\$200.00
Savings Plus	\$4,000.00	Chequing Plus	\$2,500.00
Direct Banking	\$100.00	Senior Savers	\$200.00
SureStart (Minors up to 17 years)	\$40.00	Senior Chequing	\$300.00

#### ARUBA

Platinum Savings	No minimum required	Platinum Chequing	No minimum required
SureStart (Minors up to 17 years)	AWG100.00		

#### BARBADOS

Regular Savings	\$300.00	Regular Chequing	\$200.00
Savings Plus	\$3,000.00	Chequing Plus	\$2,000.00
Direct Banking	\$150.00	Direct Banking Savings	\$25.00
SureStart (Minors up to 17 years)	\$40.00	Senior Savers	\$200.00
Senior Chequing	\$200.00	Platinum Chequing	\$10,000

#### BVI

Regular Savings	\$100.00	Regular Chequing	\$100.00
Savings Plus	\$2,000.00	Chequing Plus	\$1,500.00
Direct Banking	\$50.00	Senior Savers	\$600.00
SureStart (Minors up to 17 years)	\$10.00	Senior Chequing	\$300.00

#### CAYMAN

Regular Savings	\$100.00	Regular Chequing	\$100.00
Savings Plus	\$1,000.00	Chequing Plus	\$1,500.00
Direct Banking	\$50.00	Senior Savers	\$250.00
SureStart (Minors up to 17 years)	\$20.00	Senior Chequing	\$250.00
Platinum Chequing	\$10,000.00		

#### DOMINICA

Regular Savings	\$200.00	Regular Chequing	\$200.00
Savings Plus	\$3,000.00	Chequing Plus	\$3,000.00
Direct Banking	\$100.00	Senior Savers	\$200.00
SureStart (Minors up to 17 years)	\$40.00	Senior Chequing	\$200.00
Platinum Chequing	\$10,000.00		

#### GRENADA

Regular Savings	\$100.00	Regular Chequing	\$500.00
Savings Plus	\$6,500.00	Chequing Plus	\$2,500.00
Direct Banking	\$200.00	Senior Savers	\$300.00
SureStart (Minors up to 17 years)	No minimum required	Senior Chequing	\$500.00
Platinum Chequing	\$10,000.00		

#### ST.KITTS & NEVIS

Regular Savings	\$200.00	Regular Chequing	\$200.00
Savings Plus	\$2,000.00	Chequing Plus	\$2,500.00
Direct Banking	\$100.00	Senior Savers	\$200.00
SureStart (Minors up to 17 years)	\$40.00	Senior Chequing	\$200.00
Platinum Chequing	\$10,000.00		



## Account Opening Requirements – General

### Minimum Amounts to Open Accounts

#### ST.LUCIA

Regular Savings	\$200.00	Regular Chequing	\$300.00
Savings Plus	\$4,000.00	Chequing Plus	\$2,500.00
Direct Banking	\$150.00	Senior Savers	\$200.00
SureStart (Minors up to 17 years)	\$40.00	Senior Chequing	\$300.00
Platinum Chequing	\$10,000.00		

#### ST.MAARTEN

Regular Savings	\$200.00	Regular Chequing	\$150.00
Savings Plus	\$2,000.00	Chequing Plus	\$1,000.00
Direct Banking	\$100.00	Senior Savers	\$150.00
SureStart (Minors up to 17 years)	\$20.00	Senior Chequing	\$300.00
Platinum Chequing	\$10,000.00		

#### ST.VINCENT

Regular Savings	\$100.00	Regular Chequing	\$200.00
Savings Plus	\$4,000.00	Chequing Plus	\$2,000.00
Direct Banking	\$100.00	Senior Savers	\$50.00
SureStart (Minors up to 17 years)	\$40.00	Senior Chequing	\$200.00
Platinum Chequing	\$10,000.00		

#### TCI

Regular Savings	\$100.00	Regular Chequing	\$100.00
Savings Plus	\$500.00	Chequing Plus	\$200.00
Direct Banking	\$50.00	Senior Savers	\$100.00
SureStart (Minors up to 17 years)	\$20.00	Senior Chequing	\$100.00
Platinum Chequing	\$10,000.00		