

NOTICE

Effective 31 January 2019, all branch banking operations of FirstCaribbean International Bank (Barbados) Ltd (FCIB) in Anguilla will cease. The bank's clients are therefore urged to act on the information provided in the letters to them and to the notices published in the newspapers.

The following should be carefully noted:

Savings and Chequing Accounts

All account holders should close their accounts with the bank by 31 January 2019. Accounts not closed by this date will be transferred and managed by the bank's business operations in Antigua and Barbuda. Transferred accounts will retain the same account number, balances and status as at 31 January 2019. Customers will not be allowed to make withdrawals or deposits; the only option will be to close the account. CIBC FirstCaribbean will also be assisting with the closure of accounts, where applicable, for clients outside of Anguilla. Customers who wish to close accounts after 31 January 2019 in Anguilla, may do so by providing a notarized letter to our Antigua office where account details will be verified and funds paid via National Commercial Bank of Anguilla (NCBA) or wire transfer to the customer's bank of choice. Please contact us at our toll-free number at 1-866-743-2257 to speak with a customer service agent.

No deposits will be accepted by NCBA - only account closures will be facilitated.

Cheques

Cheques for FCIB Anguilla should not be deposited to another bank after 29 January 2019. The last day on which cheques drawn on FCIB Anguilla will be honoured is 31 January



2019. If you are in possession of a cheque drawn on FCIB Anguilla, you will need to immediately deposit it at another local bank or present it to FCIB Anguilla for encashment. On 31 January 2019, all remaining cheques in your FCIB Anguilla cheque book should be destroyed.

FCIB Anguilla cheques should not be written or accepted after 31 January 2019 as they will not be honoured.

Loans

FCIB Anguilla is making arrangements for its loan customers to close out any remaining accounts at National Commercial Bank of Anguilla (NCBA) after its closure. FCIB will provide you with further details of these arrangements.

Credit Cards

FCIB Anguilla is also making arrangements for credit card payments to be made at NCBA after 31 January 2019. More information on these arrangements will be provided to you. Customers were informed on the use of FCIB's credit cards going forward. You are asked to contact the bank immediately if you did not receive or do not understand the information provided.

ATM and Night Depository

The FCIB ATMs will not be functional after 31 January 2019 and the night depository service will cease.

Should you have any questions or require any additional information, please contact the FirstCaribbean International Bank (Barbados) Ltd at our toll-free number at 1-866-743-2257 to speak with a customer service agent.