Your money. Protected.

How much of your money is protected?

Up to Cg 50,000
per person per bank or savings fund

Up to Cg 25,000
per person per credit union

As of July 1, 2025, your money in accounts at banks, savings funds, or credit unions in Curaçao is automatically protected by the Deposit Guarantee Scheme (DGS) Curaçao — no action needed! This protection is managed by the Centrale Bank van Curaçao en Sint Maarten (CBCS).

What is the Deposit Guarantee Scheme Curaçao?

The DGS ensures that if a bank, savings fund, or credit union goes bankrupt, you will not lose all your money. With the DGS in place, you can feel secure, knowing that your money is protected at a bank, savings fund, or credit union.

Who is protected?

Anyone with one or more accounts at banks, savings funds, or credit unions in Curaçao is protected. It does not matter whether you are a resident or not, as long as the account is (jointly) registered in your name.

More information

If you have any further questions or need more information about the protection by the DGS Curaçao, feel free to contact the information desk of the CBCS:

+599 (9) 4345500

dgs@centralbank.cw

www.dgs.cw

DGS.cw
Deposit Guarantee Scheme

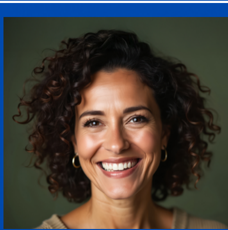
It is important to understand that the maximum protected amount applies **per person per institution, not per account.** To show you how this works, here are two examples:

Kenly is a client of a bank in Curaçao

Type of account	Balance
Checking account	Cg 4,000
Savings account	Cg 20,000
Time deposit	Cg 40,000
Total balance	Cg 64,000
DGS Protected	**Cg 50,000**

Kenly is protected up to the maximum of Cg 50,000 at this bank. So, if his bank goes bankrupt, Kenly will receive up to Cg 50,000 back.

Marlene is a client of a credit union



Type of account	Balance
Savings account	Cg 15,000
Time deposit	Cg 7,000
Total balance	Cg 22,000
DGS Protected	**Cg 22,000**

Marlene is fully protected, as the total money in her accounts is below the maximum protection of Cg 25,000 at a credit union. If her credit union goes bankrupt, she will receive the full amount of Cg 22,000 back.

Keep your information up to date

Make sure your bank, savings fund, or credit union have your correct and up-to-date information, such as:

- Full first and last name(s)
- Date of birth
- Identification (such as a Sedula/Passport number)
- Address of residence
- Contact details (phone number and e-mail)

DGS.cw
Deposit Guarantee Scheme

This factsheet on the Deposit Guarantee Scheme (DGS) Curaçao provides an overview of the protection offered by the DGS. The factsheet does not serve as a legal interpretation of the applicable laws and regulations governing the scheme. The information in this factsheet is based on the legislation and regulations in force in Curaçao as of July 1, 2025. For the most up-to-date legal framework and coverage under the DGS, please visit the official website: www.dgs.cw.