

**Arubabank®**







Arubabank®

**BANKING**

# Business Accounts

Aruba Bank offers an exciting variety of business accounts and special purpose accounts to enable you to administer your business efficiently and effectively.



# Credit Cards

Enjoy the financial flexibility of an Aruba Bank Business Credit Card. Use your Business Credit Card for your everyday business transactions and earn cash back. Aruba Bank offers a wide range of card types to fit your business needs.



# Business Services

## Merchant Services

- Offer your customers a more pleasant shopping experience, accept all major Credit Cards.
- Review received payments

## Funds Transfer Services

- Make international transfers
- Transfer funds easily and rapidly between your accounts
- Bill payment

## Aruba Bank Phone Line 181

- We are ready to serve you 24/7 from any local phone, call 181
- Securely protected by a personal code
- Your account and service information are just one phone call away

## Bulk Payment Processing

- Our online banking services (ABO) are uniquely tailored for businesses
- Efficiently process salary payments in bulk

## Deposit Services

- Recurring services for armored truck money transfers to our bank facilities
- Corporate Teller and night deposit facilities
- Smart Deposit machines







The Arubabank logo features the word "Arubabank" in a sans-serif font, with "Aruba" in red and "bank" in blue. A registered trademark symbol (®) is located to the right of the text. Below the text is a stylized blue graphic consisting of two parallel lines that taper to the right, suggesting a wing or a path.

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A hand with red nail polish and a silver ring is pointing towards a world map on a light purple background. The map shows the Americas and Australia. A red circle highlights a location in North America, and a blue line with a circle at the end points to a location in Australia.

# INTERNATIONAL TRADE

# Foreign Currencies

Even with the US Dollar being the most common and widely accepted currency, your international business partners may still prefer to receive their funds in the currency of their choice. We also buy and sell the other foreign currencies specified on CBA's official listing.





# Import Documentary of Collections

Import Documentary Collections are non-lending services rendered through the intermediary of our bank and are instruments used by international banks on behalf of your suppliers abroad to:

- Facilitate your imports from different countries
- Ensure that what you ordered is what you get
- Enhance your business reputation



# Intermediary Services

Our Bank intermediates on your behalf to:

- Speedily and safely collect your funds when you are paid with international checks
- Make hassle-free purchases of local government bonds for investment purposes





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The title "CORPORATE LENDING" is written in a large, bold, white, sans-serif font, centered on a dark blue background. The background of the slide is split into a white upper half and a dark blue lower half, with a red diagonal line separating them. On the left side, there is a photograph of a modern office interior featuring a curved wooden reception desk with a tablet mounted on it.

# CORPORATE LENDING

# Short Term Credit

As your stock, trade receivables and payables (working capital) fluctuate with their volumes daily rising and falling, so will your overdraft. You constantly need to replace what has been sold and an overdraft facility will give you:

- Flexibility – use as needed
- A buffer for special offers or emergencies as they occur
- Limited interest expense (on used portion only)

# Medium & Long Term Loans

Planning for the future can start now. Long term financing in real estate, fixed assets such as car fleet, equipment, refurbishing, etc. will allow your business to:

- Invest and keep reinvesting responsibly
- Upgrade your infrastructure to efficiently continue operations
- Spread corresponding debt service over several years reducing pressure on your cash flow



# Bank Guarantees

Give your vendor or principal the assurance he needs that you will comply with your commitments. In this way you will:

- Preserve your cash flow – avoid advance payments
- Build confidence in your reliability
- Qualify for bidding on large projects







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**CASH  
MANAGEMENT**

# Capital Reserve Accounts

Capital Reserve Accounts enable you to set aside surplus funds to:

- Make those large purchases you envisioned
- Invest in or upgrade your real estate or other fixed assets
- Reduce the impact of unforeseen events

# Money Market (MMK) Accounts

Money Market accounts provide you with the opportunity to:

- Make some money on your idle funds and
- Still retain a fair level of liquidity

# Investment Accounts

Longer term investment products provide you with:

- Higher earnings potential
- Protection against contingencies
- Funds for long term planning purposes





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# INSURANCE

# Building

## Fire Insurance

- Protect your business assets against fire damage or lightning strike
- Let your expert broker handle everything
- Enjoy peace of mind that comes along with being adequately protected

## Construction All Risk Insurance

- Minimize your exposure to unforeseen loss or damage while building
- Minimize the risk carried by your company
- Remain protected for the duration of the contract period

## Stock and Inventory Insurance

- Insure the content of your structure, including machinery unattached to the building, tools and furniture
- Your peace of mind is guaranteed for the duration of the project period

## Burglary Insurance

- In the fight against crime, insurance matters!
- Invest in a reliable security system and pair it with Burglary Insurance
- Secure compensation for any possible loss





# Financial

## Business Interruption Insurance

- Weather proof your business
- Insure your survival as a viable entity
- Protect from unfortunate business interruption

## Loss of Rent Insurance

- Be smart: prepare for the worst and hope for the best!
- Loss of rent may be devastating; fend against it
- Ensure compensation for your loss of income

## Business Liability Insurance

- Avoid the crippling effects of a liability suit
- Protect against general, professional and product liability
- Rest assured that you and your business are shielded



# People

## Directors and Officers Liability Insurance

- Prepare for the unforeseen and unexpected
- Defend your business against legal consequences
- Safeguard the continuity of your operation

## Group Employee Insurance (Pension Plan)

- Add an attractive benefit to your employees package
- Show your employees how deeply you care
- Initiate and share your employees' retirement plans

## Error & Omissions Liability Insurance

- Fend against human error and negligence
- Remain immune to civil lawsuits
- Protect yourself from liability

## Key Man Insurance

- Protect your business from the loss of its key people
- Cushion the financial blow resulting from shareholder's demise
- Avoid disaster, by insuring your top decision makers



# People

## Travel Insurance

- Travel insurance grants you specific insurance while traveling on business
- Let your expert broker handle everything before your business trip starts
- Enjoy peace of mind that comes along with being adequately protected on your business trip

## Vehicle Insurance

- Be protected while on the road
- Properly insure your vehicle and feel safe

## Life Insurance

- Enjoy peace of mind and the confidence that comes along with being adequately protected
- Your Life insurance offers financial stability, when you can no longer provide it
- Life insurance policies serve beneficiaries financially



Corporate Banking

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