

EXTENSION MORATORIUM

The Windward Islands Bank (WIB) continues to support clients in difficult times and has opted to automatically extend the moratorium with 3 months (June, July and August 2020) to provide immediate financial relief to our customers, with no additional charges and or interest.

May 26th 2020

During the months of June, July and August 2020 WIB will **extend the moratorium on Personal Loans, Commercial Loans, Mortgage Loans & Credit Cards**. This entails that the client's monthly payment (*on principal and interest*) will be deferred for 3 more months (*June, July & August*) whereby the initial loan term will be extended with the same number of months as the additional grace period. The monthly payments (*principal and interest*) remain the same.

For Sint Maarten clients including commercial clients on Statia and Saba, the adjustment will be done automatically while Statia and Saba clients with personal loans, personal mortgages and personal credit cards, need to Opt-In if they want to make use of this moratorium (*loans and mortgages in arrears for more than 90 consecutive days are not eligible for the moratorium*).

OPT-OUT SINT MAARTEN

Clients who do **not** wish to make use of this moratorium offer and who would like to maintain their current payment agreement, have the option to **opt-out**. This can be done by filling in an opt-out form via our website: www.wib-bank.net, or by submitting an e-mail to: info@wib-bank.net or by calling us at 546-2942.

OPT-IN STATIA & SABA (*Personal Loans, Personal Mortgages and Personal Credit Cards*)

Clients who wish to make use of this moratorium offer, have the option to **opt-in**. This can be done by filling in an opt-in form via our website or by submitting an e-mail to: info@wib-bank.net or by calling us at 546-2942.

Important note:

The opt-in requests for Statia and Saba is applicable for personal loans, personal mortgages and personal credit cards only and will be evaluated as per the stipulated lending guidelines of the Bank. The clients will be duly informed of the decision.

When submitting your request, please indicate your full first name, last name, address and phone number (*fixed and/or mobile*) and provide the loan number of each respective loan and/or mortgage and/ or credit card number to which the opt-in is applicable to. The correct information is **required** for your request to be processed accordingly.

Corporate Clients for Sint Maarten, Statia and Saba that are wishing to Opt-out are requested to email Mr. Vasco Daal at: vasco.daal@wib-bank.net.

At Windward Islands Bank, we continue doing our utmost to assist you with your financial needs in these difficult times.

For further assistance:

For additional information please contact the Bank through our contact center: +1(721)-5462942 and/or e-mail us at info@wib-bank.net.

For bank updates and information on our services follow us on Facebook: [WIB Windward Islands Bank](https://www.facebook.com/WIBWindwardIslandsBank) or visit our website www.wib-bank.net