Your money. Protected.

How much of your money is protected?

Up to Cg 50,000
per person per bank

Up to Cg 25,000
per person per credit union

Your money in accounts at banks or credit unions in Sint Maarten is automatically protected by the Deposit Guarantee Scheme (DGS) Sint Maarten — no action needed! This protection is managed by the Centrale Bank van Curaçao en Sint Maarten (CBCS).

What is the Deposit Guarantee Scheme Sint Maarten?

The DGS ensures that if a bank 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 or credit union.

Who is protected?

Anyone with one or more accounts at banks or credit unions in Sint Maarten 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 Sint Maarten, feel free to contact the information desk of the CBCS:

+1 (721) 542-3520
dgs@centralbank.sx
www.dgs.sx

DGS.sx
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 Sint Maarten

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 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 Identity card/Passport number)
- Address of residence
- Contact details (phone number and e-mail)

DGS.sx
Deposit Guarantee Scheme

This factsheet provides an overview of the Deposit Guarantee Scheme (DGS) in Sint Maarten for general informational purposes only. This factsheet does not create any rights or obligations and is not intended to provide a legal explanation or interpretation of the laws and regulations governing the DGS. For the exact legal framework underlying the DGS in Sint Maarten, please consult the relevant articles in the National Ordinance on the Supervision of the Banking and Credit Sector (AB 2019, no. 24), the National Decree for the Deposit Guarantee Scheme (AB 2026, no. 29), and the Ministerial Regulation for the Deposit Guarantee Scheme (AB 2026, no. 31). The content in this factsheet is based on laws and regulations effective as of September 28, 2026. These laws and regulations may be amended over time, which could render some information in this factsheet outdated. For the latest information regarding the legally binding versions of the applicable laws, regulations, and deposit guarantee coverage, please consult the official legal publications of laws and regulations issued by the Government of Sint Maarten.