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## Individual Savings Plan



[APPLY NOW](#)

[CFAL Savings Express Plan Brochure](#)

## CFAL Savings Express Plan

The Savings Express Plan is an easy way to make savings a priority for you. With a low initial contribution of \$100 combined with small monthly contributions (minimum - \$25 per month) you can make savings for the future possible. The Savings Express Plan offers a built-in support system - you are allowed a maximum of two withdrawals per year - to help you avoid early or excessive withdrawals that can derail your savings plan.

Make the Savings Express Plan automatic with our Bank Debit or Salary Deduction options, you can ensure that you pay yourself first. Commit to uninterrupted savings with attractive rates of return ranging from 2.75% to 3.00%.

## THE CFAL SAVINGS EXPRESS

**Sign up now by completing these steps:**

Make your initial contribution to CFAL by online transfer to First Caribbean International Bank, FCIB-09706 (Main Branch) Account No. 201617189. Checking Account. Swift Code: FCIBBSNS. CFAL Savings Express (Indicate Client Name on the Deposit).

Click the link below and complete the application form, then upload your required documents and proof of online transfer.

That's it! Our team will contact you via email once your application has been processed and approved. You will also receive an online username and password for your new account via email.

With our 24/7 online account monitoring system, you can track your savings once your application has been approved and your first deposit has been received!

[Q: What is the initial contribution amount?](#)

A: The initial contribution is \$100.

[Q: How much do I contribute?](#)

A: The minimum contribution is \$25 per month. However, the more you set aside today, the more you'll have later on.

[Q: Do you accept cash?](#)

A: Cash contributions are not allowed. Contributions can only be made via online transfer.  
FCIB-09706(Main Branch) Account No. 201617189. Checking Account. Swift Code: FCIBBSNS.  
CFAL Savings Express (Indicate Client Name on Deposit).

**WHENEVER A TRANSFER IS MADE TO THE ACCOUNT PLEASE SEND AN E-MAIL PROVIDING PARTICULARS TO ENSURE YOUR ACCOUNT IS CREDITED IN A TIMELY MANNER TO THE FOLLOWING: - Claudia Thompson – [cthompson@cfal.com](mailto:cthompson@cfal.com) or [savingsclientrelations@cfal.com](mailto:savingsclientrelations@cfal.com).**

[Q: What if I can't make my contributions?](#)

A: There are no penalties associated with missing monthly payments.

[Q: What documents do I need to participate in the CFAL Savings Express?](#)

A: Please sign up using our website [www.cfal.com/savingsexpress](http://www.cfal.com/savingsexpress) You will also need You will also need **electronic copies of your Passport, NIB card or Driver's License and a current Proof of Address (recent utility bill, bank statement or purple voter's card)**. Adobe pdf format is preferred. Also, you will need to **upload your proof of initial transfer (\$100.00)** along with your documents.

[Q: Am I able to withdraw?](#)

A: Yes, you are afforded two (2) withdrawals per year.

[Q: What payment options can I use?](#)

A: A key feature of this unique plan is its portability- you can make easy online transfers. Salary deduction may also be available through your employer.

[Q: What is the interest rate?](#)

A: CFAL Savings Express offers attractive interest rates ranging from 2.00% to 3.00%.

[Q: What happens to the money if I die before retirement?](#)

A: In the event of your passing, the total value of your account will be paid in a lump sum to your designated beneficiary(s) via bank transfer.

[Q: Who to contact should I have questions?](#)

A: : Should you have any questions you may contact:

**Claudia Thompson**

Ph: (242) 502.7010 (Office)

Fx: (242) 502.7051 (Direct)

Email: [cthompson@cfal.com](mailto:cthompson@cfal.com) or [savingsclientrelations@cfal.com](mailto:savingsclientrelations@cfal.com)