

SXM PRACTICAL GUIDE



MONEY

TIPS

- Be sure you know your daily withdrawal limit before you leave home.
- Keep in mind that many banks impose a fee every time a card is used at a different bank's ATM, and that fee can be higher for international transactions than for domestic ones. On top of this, the bank from which you withdraw cash may charge its own fee.
- Major credit cards are widely accepted on all three islands.
- Almost every credit card company has an emergency toll-free number that you can call if your wallet or purse is stolen. Credit card companies may be able to wire cash advances immediately, and in many places they can deliver an emergency credit card in 1 day or 2.

CURRENCY

- U.S. dollars are widely accepted, and prices in hotels and most restaurants and shops are most often designated in dollars as well.
- On the French side, the official monetary unit is the euro (€), with most establishments widely quoting and accepting either dollars or Netherlands Antilles florin (NAf) guilders as well.
- Before departing consult a currency exchange website to check up-to-the-minute rates.
- Many establishments on St. Barts and French St. Martin advertise a 1-to-1 exchange rate if you use cash.

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ATM LOCATIONS

- On the Dutch side: along Front Street in Philipsburg.
- On the French side: along rue de la République in Marigot.
- You can check these banks' websites for exact locations of ATMs:
 - RBTT N.V. (www.rbtt.com) - Windward Island Bank (<http://wib-bank.net>)
 - FirstCaribbean Bank (www.firstcaribbeanbank.com) - Scotiabank (www.scotiabank.com)
- Princess Juliana International Airport in St. Maarten has two ATMs (WIB and RBTT) on the Arrivals floor.
- At the cruise terminal building at Pointe Blanche, Philipsburg, St. Maarten there is a Scotiabank branch.

BANK BUSINESS HOURS

- On the Dutch side, most banks are open Monday to Friday from 8:30am to 3:30pm, Saturday from 9am to noon.
- On the French side, they are usually open Monday to Friday 8:30am to 1:30pm.

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TRAVELER'S CHECK

- Traveler's checks are widely accepted and you can get them at almost any bank.
- They are offered in denominations of \$20, \$50, \$100, \$500, and sometimes \$1,000.
- Generally, you'll pay a service charge ranging from 1% to 4%.
- The most popular traveler's checks are offered by American Express, Visa and MasterCard. AAA members can obtain Visa checks for a \$9.95 fee (for checks up to \$1,500) at most AAA offices or by calling tel: 866-339-3378;
- If you carry traveler's checks, be sure to keep a record of their serial numbers separate from your checks in the event that they are stolen or lost. You'll get a refund faster if you know the numbers.

