

Top 10 Offshore Banks Still Accepting Non-Residents (2025)

In today's environment of heightened regulation and KYC scrutiny, most traditional banks have tightened their onboarding processes — especially for offshore entities and non-resident clients. However, select international banks still provide banking solutions for non-resident individuals and offshore corporate structures, provided proper documentation and transparency are in place.

Below are ten reputable institutions or banking groups that continue to offer services to non-residents in 2025:

1. Capital Security Bank (Cook Islands)

- Private bank focused on asset protection and fiduciary clients
- Accepts offshore companies, trusts, and HNW individuals
- Strong confidentiality laws, but requires full KYC and SOW documentation

2. Banca Privada d'Andorra (Andorra)

- Accepts non-residents, especially for private banking accounts
- Multi-currency accounts and investment options available
- Requires minimum deposit and enhanced due diligence

3. Bank Alpinum (Liechtenstein)

- Boutique private bank with wealth structuring experience
- Accepts international clients via intermediaries and family offices
- Best suited for asset protection and wealth management accounts

4. Turkish Private Banks (e.g., Garanti BBVA, İşbank Private)

- Relatively open to non-resident account holders
- Turkish lira and FX-denominated accounts possible
- Turkey is not part of CRS, making it attractive for confidentiality

5. Mauritius Commercial Bank (MCB)

- Supports offshore company structures (GBC, Authorised Companies)
- Serves African and Asian corporate clients
- Competitive in onboarding EMI and fintech clients

6. Zürcher Kantonalbank (Switzerland)

- Certain Swiss cantonal banks still open accounts for well-prepared non-resident clients
- Requires strong rationale and full SOW/SOF documentation
- Corporate accounts through licensed introducers only

7. VP Bank (Liechtenstein/BVI/Switzerland)

- Offshore-friendly branches in BVI and Liechtenstein
- Accepts HNWI and offshore companies for investment accounts
- Focuses on long-term relationship management

8. Belize Bank International

- Historically offshore-focused, still accepting international companies
- Flexible for fintech, crypto, and PSP-related activity with proper risk disclosures
- Must demonstrate economic rationale and professional business use

9. Lombard Odier (Switzerland)

- High minimums and strong onboarding requirements
- Open to complex offshore structures with legitimate SOW/SOF
- Private banking only; best for HNWI asset management

10. Global Bank of Commerce (Antigua)

- One of the oldest offshore banks in the Caribbean
- Accepts non-resident corporate accounts, including for trading and fintech
- Prone to longer onboarding timelines but still viable

Key Reminders for Success

- Always submit a complete, clean banking pack with UBO documentation, source of wealth, business rationale, and company documents.
- Consider using licensed introducers or law firms to assist in onboarding — especially in Tier 1 jurisdictions.
- Offshore companies must show economic substance and legitimate business activity to be accepted.