

Richard Doornbosch: Closing remarks - 3rd Annual Fintech Conference - day 2

Closing remarks by Mr Richard Doornbosch, President of the Central Bank of Curaçao and Sint Maarten, on day 2 of the 3rd Annual Fintech Conference of the Centrale Bank van Curaçao en Sint Maarten, Philipsburg, Sint Maarten, 5 December 2025.

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Ladies and gentlemen, distinguished guests, and colleagues,

As we bring this session to a close, let us reflect on the core message that has guided our conversation today: the future of fintech-whether within the Monetary Union, in Sint Maarten and Curaçao, or across the global marketplace-will be defined not by technology alone, but by our collective commitment to shaping it responsibly.

Throughout this conference, we explored the delicate balance regulators must strike as both guardians of financial stability and enablers of innovation. We reaffirmed that progress in fintech does not require us to choose between innovation and oversight; rather, it requires us to build frameworks that allow ingenuity to flourish within a foundation of trust, security, and accountability.

We also celebrated the profound potential of fintech as a driver of financial inclusion. Technology can bridge longstanding gaps, but only if we combine it with education, accessibility, and a deep understanding of the communities we aim to serve. Inclusion must be intentional, not incidental-embedded in the design of every tool, every platform, and every regulatory decision.

In looking more closely at Sint Maarten and Curaçao, we recognized the unique opportunity before us: to co-create a financial ecosystem where open banking, ethical data practices, and forward-thinking regulation work together to deliver meaningful, sustainable progress. The path ahead will demand collaboration, humility, and shared purpose, but the destination-a more dynamic, inclusive, and resilient financial sector-is well worth the effort.

The work of the CBCS Innovation Office stands as a good example of what is possible when regulators adopt a dual role as both supervisors and catalysts.

As we conclude, let us leave with a renewed sense of purpose. The responsibility to shape the future of fintech does not rest on any single institution or stakeholder-it belongs to all of us. Regulators, innovators, investors, financial institutions, and consumers must continue engaging in open dialogue, shared learning, and collective action.

If we succeed in doing this-if we uphold transparency, champion inclusion, and build systems grounded in integrity-then we will not merely adapt to the future of finance; we will define it.

I would like to make use of the opportunity to extend my sincere appreciation to the speakers for their engagement, sharing of expertise and forward-thinking perspectives they have brought to today's discussions.

I look forward to the progress that will come from the groundwork we have laid together here today.

Thank you.