

Curaçao

Professional Services Guide 2026

The specialist directory of law firms, corporate service providers, tax advisers, trust companies, and financial professionals operating in Curaçao — for international businesses, UHNW individuals, family offices, and their professional advisers.

120
PROFILED FIRMS

5,500+
FIRMS ACROSS 30+ JURISDICTIONS

22%
CORPORATE TAX RATE

Dutch
LEGAL HERITAGE & FRAMEWORK

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| ABOUT THIS GUIDE

The SearchOffshore Curaçao Guide

SearchOffshore is the specialist directory for offshore and international professional services, connecting UHNW individuals, family offices, international businesses, and professional advisers with profiled firms across 30+ jurisdictions. This guide provides a structured overview of Curaçao as an established Caribbean offshore financial centre with a Dutch legal heritage, sophisticated corporate and tax framework, and growing role in digital assets and gaming regulation.

It is designed as a starting point for conversations with qualified advisers — not a substitute for professional advice. All regulated financial services activities in Curaçao require appropriate licensing from the Central Bank of Curaçao and St Maarten (CBCS) or the relevant supervisory authority.

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SECTION 1

Curaçao: Jurisdiction Overview

Curaçao is a constituent country of the Kingdom of the Netherlands, located in the southern Caribbean Sea approximately 65 kilometres north of Venezuela. With a population of approximately 155,000, Curaçao is the largest of the Dutch Caribbean islands and has the most developed international financial services sector among them. The island's strategic location, Dutch legal heritage, and longstanding offshore financial services tradition have made it a recognised domicile for international holding structures, tax planning, and — more recently — online gaming and digital asset businesses.

Curaçao became an autonomous country within the Kingdom of the Netherlands in 2010, following the dissolution of the Netherlands Antilles. It has its own government, civil service, and legislative framework, while remaining part of the Kingdom. The jurisdiction's Dutch legal tradition — civil law based — creates a distinctive profile among Caribbean financial centres, with strong connections to Dutch, Surinamese, and broader Latin American client bases.

Key Facts

Status	Autonomous country within the Kingdom of the Netherlands
Capital	Willemstad
Legal System	Civil Law (Dutch legal tradition)
Currency	Netherlands Antillean Guilder (ANG); USD widely used
Corporate Tax	22% standard rate; special regimes available for qualifying entities
Capital Gains Tax	Generally included in corporate income for companies
Withholding Tax	Applicable in certain circumstances; treaty network available
Regulator	Central Bank of Curaçao and St Maarten (CBCS)
Time Zone	AST (UTC-4)
Major Legislation	Civil Code of Curaçao, National Ordinance on Offshore Companies, Gaming Regulations, VASP Framework

“Curaçao is selected for its Dutch legal heritage, its established offshore corporate framework, and its recognised position in online gaming and digital asset licensing.”

SECTION 2

Legal and Regulatory Framework

Curaçao operates under a civil law legal system derived from Dutch law. The Civil Code of Curaçao governs most commercial and private law matters. The Central Bank of Curaçao and St Maarten (CBCS) is the joint central bank and prudential supervisor for both Curaçao and St Maarten, supervising banks, insurance companies, pension funds, and investment institutions.

The CBCS and Financial Supervision

The CBCS applies a risk-based supervisory approach to financial institutions operating in Curaçao. The central bank has significantly increased its supervisory intensity and AML/CFT enforcement in recent years, responding to international pressure and the jurisdiction's periods on FATF-related monitoring lists. Banking, insurance, investment management, and trust services all require appropriate CBCS licensing.

Relationship with the Netherlands

As a constituent country of the Kingdom of the Netherlands, Curaçao benefits from Netherlands treaty relationships and certain Dutch legal principles in its framework. However, Curaçao is not part of the EU and does not benefit from EU single market access. EU financial services passporting is not available to Curaçao-licensed entities.

Tax Framework

Curaçao operates a standard corporate income tax rate of 22%. However, qualifying entities — including e-zone companies, certain holding structures, and approved investment arrangements — may benefit from reduced rates or specific exemptions under special tax regimes. The jurisdiction has a network of tax treaties with the Netherlands and other jurisdictions through the Kingdom framework. All structures must comply with OECD substance requirements and CRS/FATCA reporting obligations.

SECTION 3

Corporate and Investment Structures

Naamloze Vennootschap (NV)

The NV (public limited liability company) is the most widely used corporate vehicle for international holding and operating structures in Curaçao. It provides limited liability for shareholders and a well-understood legal framework for international transactions. Curaçao NVs have historically been used as intermediate holding companies in international tax structures benefiting from the Netherlands-Curaçao tax arrangements.

Besloten Vennootschap (BV)

The BV (private limited liability company) is the Dutch-heritage equivalent of a private company limited by shares. Widely used for subsidiary operations, joint ventures, and smaller-scale holding arrangements. The BV offers a familiar structure for Dutch and European business partners.

Offshore Companies and E-Zone Entities

Curaçao has historically offered special offshore company regimes and economic zone (e-zone) structures providing reduced tax rates for qualifying activities. E-zone companies conducting qualifying export services may benefit from a reduced corporate tax rate. The availability and terms of special tax regimes should be confirmed with qualified Curaçao tax advisers, as the regime framework has evolved in response to OECD and EU requirements.

Trusts and Foundations

Curaçao recognises both trust structures — for clients accustomed to common law frameworks — and civil law foundations (Stichting) for wealth planning, philanthropic, and commercial purposes. The Stichting is a familiar structure for Dutch-connected clients and is widely used in Curaçao corporate structures as a purpose vehicle or foundation holding.

SECTION 4

Gaming and Digital Assets

Curaçao has established itself as a leading jurisdiction for online gaming and digital asset licensing. These sectors have driven the development of a specialist professional services community with expertise in regulatory applications, compliance, and operational governance.

Online Gaming Licensing

Curaçao has been a significant online gaming licensing jurisdiction since the late 1990s, operating through a master licence and sub-licence structure. The government of Curaçao has been undertaking a comprehensive reform of its gaming regulatory framework, replacing the old master licence structure with a new direct licensing regime administered by a dedicated gaming authority. The new framework introduces enhanced due diligence, player protection requirements, and AML/CFT obligations for gaming operators. Gaming operators with existing Curaçao licences should confirm the current status of their licensing position under the reformed framework with qualified local advisers.

Digital Assets and VASP Framework

Curaçao has introduced a regulatory framework for virtual asset service providers (VASPs) under the supervision of the CBCS. The framework requires VASPs offering services from or in Curaçao to register with or obtain a licence from the CBCS. Curaçao's VASP framework is attracting digital asset businesses seeking a Caribbean base with a regulated, credible licensing structure. Businesses should confirm the current licensing requirements with qualified advisers as the framework continues to develop.

SECTION 5

Key Service Categories

Law Firms

Law firms advising on corporate structures, tax planning, gaming licensing, VASP registration, trust and foundation matters, and real estate. Curaçao legal counsel is essential for NV/BV formation, CBCS licensing, and gaming regulatory applications. 28 law firms are profiled in the directory.

Tax Advisors

Tax advisory is the second largest service category with 26 profiled firms, reflecting the central role of tax structuring in Curaçao's offshore proposition. Services cover corporate income tax compliance, e-zone and special regime analysis, transfer pricing, CRS/FATCA advisory, and interaction with Dutch and other treaty partner tax obligations.

Property Services

Residential and commercial property services for international buyers, residents, and businesses establishing a physical presence. Curaçao's property market attracts international buyers from the Netherlands, Latin America, and further afield. 20 property service providers are profiled.

Accountancy Firms

Audit, accounting, and advisory services for corporate, gaming, and financial institution clients. Statutory audit is required for regulated entities and most commercial companies. 19 accountancy firms are profiled.

Wealth Management

Wealth management and investment services for UHNW residents and international clients. CBCS authorisation is required for regulated investment activities. 18 wealth management firms are profiled.

Trusts, Fiduciary Services, and Corporate Services

Trust administration, foundation management, and corporate services for international clients. 14 fiduciary services firms, 14 trust firms, and 14 corporate service providers are profiled.

Notary

Civil law notarial services for company formations, real estate transactions, and documentation. Notarial services are integral to Dutch civil law corporate practice — NV and BV formations require a notarial deed. 9 notaries are profiled.

SECTION 6

The Current Compliance Environment

Curaçao's compliance environment has undergone significant reform in response to international pressure. The jurisdiction has been on FATF and EU monitoring lists in the recent past and has made substantial regulatory investments to address identified deficiencies.

AML/CFT Framework

Curaçao's AML/CFT framework is governed by the National Ordinance on the Reporting of Unusual Transactions and related legislation, supplemented by CBCS guidance. Financial institutions — including banks, insurance companies, trust offices, and gaming operators — are required to apply customer due diligence, identify beneficial owners, monitor transactions, and report suspicious activity to the Financial Intelligence Unit (MOT). The CBCS has significantly increased its AML/CFT supervisory intensity and enforcement activity.

CRS and FATCA

Curaçao participates in the OECD Common Reporting Standard and exchanges financial account information with partner jurisdictions. FATCA compliance is implemented through the Kingdom of the Netherlands FATCA IGA, extended to Curaçao.

Beneficial Ownership

Curaçao has implemented a beneficial ownership register framework consistent with FATF requirements. CBCS-licensed entities are required to identify, verify, and maintain records of the beneficial owners of their corporate clients and counterparties. The beneficial ownership framework continues to develop in line with international standards.

FATF and International Status

2014	CFATF Mutual Evaluation — significant deficiencies identified
2018	EU lists Curaçao among jurisdictions with AML weaknesses
2020	CBCS significantly strengthens supervisory framework and enforcement
2023	Gaming regulatory reform begins — new direct licensing regime introduced
Current	Not on FATF grey list; VASP framework operational — verify current status

Current FATF and EU status should always be verified with qualified advisers at the time of planning.

SECTION 7

Regulatory Considerations for 2026

Curaçao in 2026 is in a period of significant regulatory transition, particularly for the gaming sector, while consolidating its position as a Caribbean financial centre with a Dutch legal heritage and growing digital asset ecosystem.

Gaming Regulatory Reform

The reform of Curaçao's gaming regulatory framework is the most significant regulatory development affecting the jurisdiction. The transition from the old master licence and sub-licence structure to a new direct licensing regime requires all gaming operators to obtain a direct licence from the gaming authority. Operators must meet enhanced due diligence, technical standards, player protection, and AML/CFT requirements under the new regime. The transition timeline and requirements should be confirmed with qualified gaming regulatory advisers.

VASP Framework Maturation

Curaçao's VASP licensing framework is attracting digital asset businesses seeking a Caribbean base with regulated status. As the framework matures, businesses considering Curaçao for VASP activities should assess the current licensing requirements, the CBCS's supervisory expectations, and how the Curaçao VASP licence interacts with the requirements of their target markets — particularly given that MiCA does not extend to Curaçao.

Tax Regime and Substance

Curaçao's special tax regimes — including e-zone arrangements — continue to be reviewed in light of OECD and EU standards on harmful tax practices. Structures relying on reduced tax rates must demonstrate genuine economic substance in Curaçao. Groups using Curaçao entities should obtain current advice on the applicable regime and substance requirements.

Global Minimum Tax

As a constituent country of the Kingdom of the Netherlands, Curaçao is expected to implement Pillar Two consistent with the Kingdom's approach. Large multinational groups with Curaçao entities should obtain current advice on the Pillar Two position.

Key Questions to Explore with a Qualified Adviser

1. What CBCS licence or registration is required for the proposed financial services, gaming, or VASP activity?
2. For gaming operators, what is the current status of the licensing reform and what steps are required to obtain or transition to a direct licence?
3. For VASP businesses, what are the current CBCS registration and licensing requirements and how does the framework interact with the operator's target markets?
4. What are the economic substance requirements for the Curaçao entity and the applicable corporate tax rate under the current regime?
5. What are the CRS/FATCA reporting obligations and has the home jurisdiction tax position been confirmed?
6. What are the beneficial ownership disclosure requirements for the proposed structure?
7. Has qualified Dutch and Curaçao tax advice been obtained on the interaction of the structure with the Kingdom of the Netherlands treaty network?

SECTION 8

SearchOffshore Directory

SearchOffshore profiles 120 professional firms across 9 service categories in Curaçao. All profiled firms are either self-registered or sourced from public professional registers.

SERVICE CATEGORY	FIRMS	DIRECTORY
Law Firms	28	View Listings
Tax Advisors	26	View Listings
Property Services	20	View Listings
Accountancy Firms	19	View Listings
Wealth Management	18	View Listings
Fiduciary Services	14	View Listings
Trusts	14	View Listings
Corporate Services	14	View Listings
Notary	9	View Listings



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SearchOffshore is the specialist directory connecting UHNW individuals, family offices and their advisers with professional firms across 30+ offshore jurisdictions.

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SECTION 9

Important Notices and Disclaimer

General Disclaimer

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