

The Bank of Credit and Commerce (BANDEC) is a banking financial institution, established on November 12, 1997. The General License granted by the Central Bank of Cuba authorizes it to carry out all types of financial intermediation business in national currency and in foreign currency in the national territory and abroad; being therefore empowered to develop functions inherent to universal banking or multiple services.

In Granma we have 16 branches, one in each municipality and 3 in Bayamo municipality, where the Provincial Directorate is also located.

We are a financial institution with universal banking functions, aimed at providing cooperative companies, institutions and individuals with security, advice and profitability in the management of their financial resources, which contributes to satisfying the development needs of its clients for the benefit of the national economy, through various services or financial instruments, that mobilize and channel domestic and foreign savings; supported by its network of branches, the qualification of its employees and the application of technological advances.

We put at your disposal a range of products that can operate through electronic channels without having to go to bank branches, such as the Kiosk, Transfermóvil, Telephone Banking and Virtual Bandec.

**We are your Bank, we work for you and yours.**