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## Credit Institutions must exchange and provide Small-Value Denomination Banknotes and Coins to their Customers

Starting on 22 March 2025, credit institutions (CIs) will exchange and provide small-value denomination banknotes and coins to their customers under the guidelines established in the [External Resolution 02 of 22 March 2024](#) (Only in Spanish) issued by *Banco de la República* (the Central Bank of Colombia), which establishes the “Regulations for the provision and exchange of banknotes and/or coins by credit institutions.”

Please note that:

- This service will be free of charge and will be available at all cash windows of credit institutions (CIs) nationwide.
- The new terms and conditions for the provision and exchange of cash will be disclosed by each credit institution. Ask your institution for more details.
- *Banco de la República* issued this resolution to establish new regulations for the provision and exchange of banknotes and coins by credit institutions. This resolution aims to improve efficiency and accessibility to cash handling in the country.

### **Key Points of the Resolution:**

#### **1. Channels for Exchange and Provision:**

The exchange and provision of banknotes and/or coins by CIs at all their branch offices with cash windows will be carried out through one or more of the following channels:

- Branch offices
- Automated Teller Machines (ATMs)
- Cash deposit machines and other electronic devices used for the exchange and/or provision of banknotes and/or coins.

#### **2. Rules for Exchange and Provision:**

Credit institutions may set maximum amounts per transaction.

#### **3. Unlimited Exchange and Provision Amounts:**

Additionally, CIs will exchange and provide banknotes and/or coins without any transaction amount

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limits, depending on the level of physical presence of each CI in a city or municipality, as stipulated in the Resolution.

This measure aims to facilitate access to cash and improve service quality for users and customers of the Colombian financial system. For more information, please refer to [External Resolution 02 of 22 March 2024](#) (Only in Spanish), which establishes the “Regulations for the provision and exchange of banknotes and/or coins by credit institutions.”

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