



CB International Bank

270 PLAZA BUILDING 270 AVE MUÑOZ RIVERA STE 330 SAN JUAN PR 00918 -----

CB International Bank LLC

Form ADV Part 2: Firm Brochure

Item 1 Cover Page

This Brochure provides information about the qualifications and business practices of CB International Bank LLC. If you have any questions about the contents of this Brochure, please contact us at 270 Muñoz Rivera Ave Ste 330 San Juan Puerto Rico United States 00918 , or by calling +1(646) 741- 5136.

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

The oral and written communications of an investment adviser provide you with information which may be used to determine whether to hire or retain an investment adviser. Recipients of this Brochure should be aware that registration with the SEC does not in any way constitute an endorsement by the SEC of an investment adviser's skill or expertise. Further, registration with the SEC does not imply or guarantee that a registered adviser has achieved or its employees possess a certain level of skill, competency, sophistication, expertise or training in providing advisory services to its clients.

CB International Bank LLC

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Item 2 Material Changes

There are no material changes to this brochure. However, we urge you to read all the information in this Brochure in its entirety.



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Item 4. Advisory Business

1. Firm Description

CB International Bank LLC (CBiBank) was founded in July 2017 doing business as an international financial entity licensed in Puerto Rico in August 2018. China Binary New Fintech Group is 100 % owner of this firm.

Please refer to Schedules A and B of CB International Bank 's Form ADV Part 1A for additional information regarding its direct owners and indirect owners, respectively.

CB International Bank does not act as a custodian of clients' assets. The clients maintain full control of their own property.

2. Service

CB International Bank LLC provides general commercial banking service and attends to team up with well-known financial advisors in the investment market by offering a wide-ranging menu of financial services in order to match our clients' specific investment needs.

A. General Commercial Banking Service:

CBiBank provides banking service in cross border transactions and advice service includes credit reviews and credit reference. Under reviewing the clients' financial history records, CBiBank provides advisories that present the creditability of clients by collecting and analyzing client's funds' movement-related information.

B. Team up with third-party financial advisors

CBiBank's service process begins with the evaluation process of each client's needs, current circumstances and risk tolerance. Prior to providing any services, CBiBank will ask the clients to provide their current and anticipated financial condition as well as their investment objectives and risk tolerance. Depending on the result of the KYC process of each client, we will recommend our clients to proper financial advisors.

Currently, we have not teamed up with any third-party financial advisors yet. We attend to participate in the Professional Alliance Program of Morgan Stanley to enhancing our professional practice.



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To exceed our clients' expectations, we will recommend our clients to the professional financial advisors. The financial advisors will assist our client by utilizing the following four-step process:

Step 1: Set their financial objectives

Step 2: Develop an asset allocation strategy

Step 3: Identify appropriate investments for client selection

Step 4: Monitor performance

CBiBank does not participate in wrap fee programs.

CBiBank does not manage client assets either on a discretionary or non-discretionary basis.

Item 5. Fees and Compensation

The Fees and Compensation Policy of CBiBank is based on standard banking industry practice. The fees compensate CBiBank for the services it provides.

As shown below, we have three kinds of fees:

1. Monthly corporate/merchant account management fee.

When CBiBank provides general banking service to clients, clients agree to pay CBiBank a monthly account management fee, in amounts ranging from \$20 to \$100 per month based on the type of clients.

2. Transaction fees: are subject to different remittance activities shown below.

Items	Fees for USD transaction	Fees for CNY transaction
Inward Remittance	35.00 USD	35.00 CNY
Internal Remittance	0.00 USD	0.00 CNY
Outward Remittance	55.00 USD	200.00 CNY

3. Bank Reference Letter fee.

CBiBank presents a standard version of a bank reference letter to clients with a comprehensive



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evaluation of clients' creditworthiness. This is a one-time fee for 180.00 USD per letter. If clients request a special version of this letter, the fee will be negotiated and agreed with clients in writing and payable before the execution date in an agreement.

4. Financial Advisory Hourly fee.

CBiBank may also charge hourly fees that may be negotiated, depending upon the scope of a particular client's needs.

Item 6. Performance-Based Fees and Side-By-Side Management

CBiBank does not provide services for a performance-based fee, nor fees based on a share of capital gains.

Item 7. Types of Clients

CBiBank's clients are typically small and mid-sized corporations, limited liability companies and merchants.

Item 8. Methods of Analysis, Investment Strategies and Risk of Loss

1. Methods of Analysis

CBiBank's methods of analysis include fundamental analysis and credit analysis.

To review the general financial health of a company, CBiBank often relies on independent third-party market analysis, forecasts, and appraisals, and make credit analysis. Quantitative fundamental analysis involves a review of historical and forecast financial statements.

CBiBank is not an investment adviser in the classic sense and it does not address Investment Strategies nor Risk of Loss of the material risks involved with a given investment strategy and a particular type of security.

Item 9. Disciplinary Information



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CB International Bank LLC does not have any legal or disciplinary events to report.

Item 10. Other Financial Industry Activities and Affiliations

1. Broker/Dealer

Neither CBiBank or its representative are registered as or have pending applications to become a broker/dealer representative or as representative of a broker/dealer.

2. Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor

Neither CBiBank nor its representative are registered or have pending applications to become a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor.

3. Material Relationships to this Advisory Business and Possible Conflicts of Interests.

Currently, neither CBiBank nor its representative has any material relationships to this advisory business that would represent a possible conflict of interest. CBiBank intends to participate in the Professional Alliance Group Program at Morgan Stanley and will disclose this practice once the agreement accomplished. If CBiBank participates in the Professional Alliance Group Program successfully, CBiBank will recommend its client to Morgan Stanley and receive compensation accordingly.

Item 11. Code of Ethics, Participation or Interest in Client Transactions and Personal Trade

1. Compliance Plan

CBiBank has a fiduciary duty to all clients and has a responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of the clients at all times.

Pursuant to Rule 206(4)-7 under the Advisers Act, CBiBank has adopted its Investment Advisory Compliance Plan (the “Plan”). CBiBank requires all of its supervised persons to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. CBiBank’s employees receive ongoing training relating to the Compliance Plan, which is periodically reviewed and amended.

2. Code of Ethics and Personal Trading



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CBiBank has adopted a Code of Ethics (“the Code”) pursuant to Rules 204A-1 and 204-2 under the Advisers Act. The Code is periodically reviewed, updated as necessary and distributed to all personnel. Periodic training on the Code is provided to existing employees and all new employees upon hire. All of our employees are required to accept, in writing, the terms of the Code upon employment or affiliation, upon amendment of the Code and annually. CBiBank requires that both the firm and its supervised persons must conduct business in an honest, ethical, and fair manner and avoid all circumstances that might negatively affect or appear to affect the fiduciary duty of complete loyalty to all clients. This disclosure is provided to give all clients a summary of our Code of Ethics

CBiBank will provide a copy of the Code to current clients or any prospective client, upon request.

CBiBank does not recommend to clients, or buy or sell for client accounts, securities in which it or its sole officer has a material financial interest.

CBiBank does not have any affiliation with any brokerage or clearing firms and does not maintain brokerage account or contact any personal trading.

Item 12. Brokerage Practice

CBiBank does not receive research, products or services in connection with client securities transactions. CBiBank also does not direct brokerage to any other broker-dealer or a third party in exchange for referrals.

With the client’s request and approval, CBiBank will introduce the clients to Morgan Stanley Smith Barney LLC, based upon best execution principles. When Morgan Stanley’s financial advisor cannot provide the best execution, CBiBank will suggest that trades be directed to other broker-dealers. If a client instructs CBiBank to execute trades through a certain broker-dealer, CBiBank will not monitor those execution costs unless the client assigned us to do so, in writing, on the client’s behalf. CBiBank does not currently provide consulting services in exchange for directed brokerage.

Item 13. Review of Accounts

CBiBank does not review any accounts of the clients.



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Item 14. Client Referrals and Other Compensation

CB International bank LLC does not receive any compensation or benefit from any third party for providing advisory services to the clients.

Although currently, CB International Bank LLC does not have any engagements with solicitors for client referrals, we intend to participate in the Professional Alliance Group of Morgan Stanley. CB International Bank LLC will disclose this practice in writing to its clients and comply with the requirements of Rule 206(4)-3 under the Investment Advisers Act of 1940, as amended, to the extent required by applicable law.

Item 15. Custody

CB International Bank LLC does not have custody over the assets of clients. The clients will receive account statements from their own brokers and should carefully review those statements.

Item 16. Investment Discretion

Not Applicable. CBiBank does not have discretionary authority over client assets.

Item 17. Voting Client Securities

CB International Bank LLC does not have the authority to vote client securities for clients, nor does it provide advice about particular proxy solicitations.

Clients must vote proxies on securities held in their accounts directly based on the information they receive from their custodians.

Item 18. Financial Information

This item is not applicable because CB International Bank LLC:

- does not require or solicit prepayment of more than \$1,200, six months or more in advance;
- does not believe it has any financial condition that is reasonably likely to impair its ability to meet its contractual commitments to its clients; and



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- has not been the subject of a bankruptcy petition at any time during the past ten years.