

## Cessation of Over-the-Counter (OTC) Transactions

Effective **3<sup>rd</sup> July 2023**, CIBC FirstCaribbean will only process over-the-counter (OTC) transactions on an exception basis.

After this period, the following transactions will not be facilitated in branch:

- Cash and Cheque deposits (below KYD8,200)
- Cheque cashing
- Corporate and Small Business deposits
- Withdrawals under the daily ABM Limit (KYD4,000)
- Credit Card Payments
- Bill Payments
- Domestic and International Transfers
- Transfers between CIBC FirstCaribbean accounts
- Transfers to other CIBC FirstCaribbean clients
- 3<sup>rd</sup> Party Transfers
- Open Personal & Sole Proprietorship Deposit Accounts (Clients will still be required to visit the branch to open accounts for politically exposed persons and joint accounts)

With advancements in our digital services, we encourage the use of our alternative banking channels - Instant Teller/Smart ABM, Night Depository, Online Banking and Mobile App - which make electronic transactions seamless, and in many cases, even instant.

Please find below a breakdown of where the above transactions that can be performed across our digital platforms:

Smart ABMs	
Withdraw Cash up to KYD4,000 - daily	View Account Balances
Deposit Cash up to KYD8,200	Print Mini Statements
Deposit Cheques up to KYD8,200	Pay Credit Card
Transfer money between accounts - FREE between CIBC FirstCaribbean accounts	

Online Banking & Mobile App	
Pay Bills (e.g. school fees, utilities, etc.)	Transfer funds to other local banks
Open personal deposit accounts	Wire funds across the world
Credit Card payments	File a credit card dispute
View account, card & loan balances	Chat with an agent
Transfer funds between CIBC FirstCaribbean accounts	
Transfer funds to other CIBC FirstCaribbean Clients	

Wallet Depository
Corporate and Business Banking Deposits



<b>Digital Client Onboarding (cibcfib.com)</b>
Open personal & sole proprietorship deposit accounts
<b>24-hr Customer Service - (866)743-2257</b>
Activate and select Visa Credit or Debit Card PIN
Change PIN for Visa Debit or Credit Card
Talk to a Customer Service Agent

We have considered that there will be instances where clients may not be able to access our alternative channels, as such, the following exceptions will apply on a client-by-client basis.

- Senior clients.
- Platinum, Corporate & Private Banking Clients.
- Clients who are unable to use our alternative channels due to accessibility concerns.
- Online Banking and/or ABMs are unavailable due to system issues
- The client is having system related issues accessing Online Banking or their account at the ABM that cannot be resolved immediately.
- Front-line staff judgement-based exceptions, which will cover any additional emergency scenarios that may arise.

The exception process will require authorisation, either in branch, or directly through the Relationship Manager.

Should you require further assistance, or to find out more details about these changes, please speak with your Branch Manager, Relationship Manager, a representative in the Branch or call our Customer Care Centre at 1-866-743-2257.