

Frequently Asked Questions

CIBC FirstCaribbean My Rewards



1. What is CIBC FirstCaribbean My Rewards?

CIBC FirstCaribbean My Rewards (My Rewards) is the new rewards program that is linked to your CIBC FirstCaribbean credit card.

2. How do I get My Rewards?

My Rewards may be downloaded via the CIBC FirstCaribbean My Rewards mobile app in the iOS store or the Google Play Store. You will need to register using the email address which you have provided us with on your card along with other credit card details.

My Rewards can also be viewed by visiting cibfcibredeem.com.

3. What if I do not have an email address?

You will need an email address to open the My Rewards program. Registering your email address with us allows you to redeem your points and allows us to contact you should we need to do so.

4. How do I sign up for My Rewards?

Your account is automatically enrolled once you have a valid email address on your credit card account. Once you download the Mobile App or visit the website: cibfcibredeem.com you will be able to register your card, log on to view your points balance and redemption options.

5. I have more than one credit card. Can I log into My Rewards with the same email address?

If you have multiple credit cards you will need to have a separate email address linked to each card to allow for registration and login. You may contact our Customer Care Centre at **1-866-743-2257** to provide your updated email address.

6. I have been unable to log into My Rewards in the mobile app or on the website.

Please check to ensure you have entered your email address and card details correctly. You may also contact our Customer Care Centre to confirm that the email address you entered is correctly updated on our records.

7. Will points from all my credit cards be merged in My Rewards?

Points from multiple credit cards will not be merged, however you may request assistance through the Customer Service options to facilitate merging your points for a redemption.

8. How do I earn points?

You will earn one point for each US \$1 or equivalent purchase in the currency of your card. The more you spend, the more you earn. Points are not earned on cash advances, adjustments, fees or interest or any other transaction that is not deemed a purchase by us. Review the program Terms and Conditions to view any limits on earning points that may exist on your credit card.

9. How do I redeem points?

Points are redeemed in the My Rewards Mobile App or on the My Rewards website. Log on using your email address and your password to see your redemption options.



10. What can I redeem points for?

Your points can be redeemed for travel options such as flights, hotels and car rentals. You also have the option to use points to pay for everyday transactions.

In the My Rewards App, tap on the digital rewards card image to view the card number and all of the other information needed to make purchases. This information can be used as a method of payment during checkout to pay for goods and services online.

11. I don't like shopping online. Can I use my points locally?

You may add your card to an electronic wallet such as Apple Pay, Samsung Pay or Google Pay. You will then enable this feature on your smartphone to checkout in person using NFC (near-field communication) on your device. Simply enable, tap and go at merchants who accept contactless payments.

12. Is there a limit on the number of points I can redeem?

There is no limit on the points you can redeem for travel (air fare, hotels, and car rentals), however, purchases redeemed with your digital rewards card must be up to a maximum of 20,000 points per redemption.

13. Is it safe to use my digital card to redeem points?

Similar to the safeguards followed with your physical credit card, you must exercise all standard safety precautions to keep your digital card details safe at all times and avoid unauthorized use.

Do not store or share your points card details allowing it to be used without your consent.

Utilize only safe and credible websites for e-commerce purchases.

Disable NFC (near-field communication) on your mobile device when you are not using the feature.

FirstCaribbean Credit Cardholder Agreement Terms and Conditions governing loyalty programs will apply to the use of your digital rewards card.

14. How many points will I need to redeem for purchases?

The number of points required for redemptions including purchases is determined based on the cost of the goods or service, any associated merchant or third party vendor fees and the value of points as determined by CIBC FirstCaribbean.

You may contact our customer support team via the chat option or utilize the calculator option to determine how many points you will need for a purchase.

15. What can I do if I don't have enough points for a purchase or redemption?

During registration, you will be required to input your credit or debit card number, this allows you to complete your purchase or redemption using your added card or split between points and card.

16. I can no longer see my points on the CIBC FirstCaribbean Mobile App monitor.

Points can now only be viewed by logging into My Rewards Mobile App or the My Rewards website.



17. When do my points expire?

CIBC FirstCaribbean My Rewards points expire 36 months after the date on which they were earned.

18. If I do not use my points within the 36 month period what happens?

Points which remain unused after 36 months will expire and cannot be reinstated.

19. Do all transactions qualify for points?

Points are earned on eligible purchases. Points are not earned on cash advances, fees, credits, interest or payments to your card's outstanding balance.

20. Have my rewards options changed?

Some reward options have changed to enhance the suite of options available to you. To view the list of redemptions please log on to the My Rewards app.

21. If I close my account will I still be able to redeem my points?

No, once your account is closed, you forfeit all the points you earned.

22. How can I find more information about the My Rewards program?

Once you log into the My Rewards App you may familiarize yourself with the features by browsing the options.

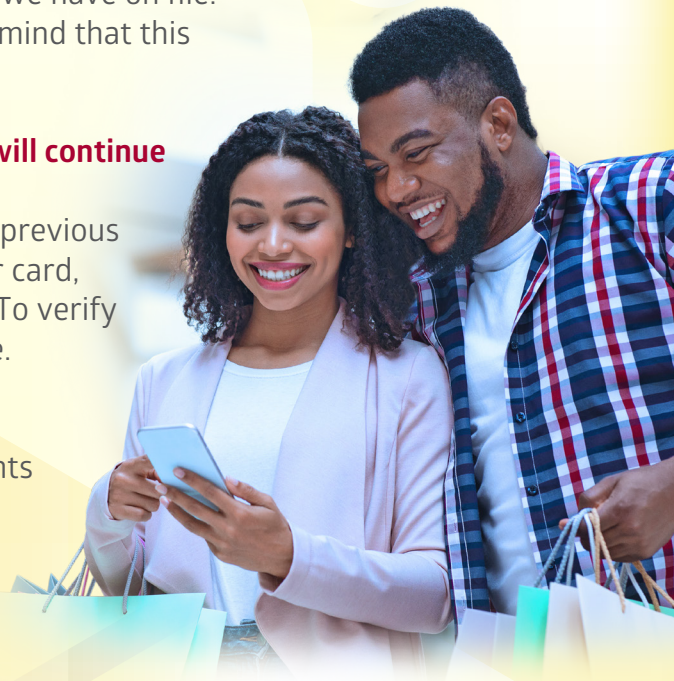
23. Will my current administrator for my bizline account receive the details for managing the rewards account?

The details for the account will be sent to the email address we have on file. You can choose who should manage the account keeping in mind that this administrator will be responsible for all redemptions.

24. Is the address I used on the previous platform the one I will continue to use to access the My Rewards system?

If the address which was used to access the rewards on the previous system is different from the one on file associated with your card, you will need to use the address associated with your card. To verify the address on file, please feel free to contact our call centre.

You may also utilize the options given when you select the Chat option via WhatsApp or Messenger. Chat with our agents using the chat option in the My Rewards App by typing 'Agent' when prompted to make a selection.



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