

Dear Valued Cardholder,

We are writing to inform you of some exciting and innovative updates to your credit card rewards program. Through enhanced digital solutions, we'll be making it easier for you to redeem your rewards.

Effective 15 March, 2021, you will be enrolled in our enhanced **rewards program** on a new platform and can expect the following changes:

| Changed Name | Your rewards program name has been renamed CIBC FirstCaribbean My Rewards. |
|-------------------------------|--|
| New Ways to Access | You will have two ways to access your rewards accounts via your email address on our records. o Website - In order to access your rewards, log into cibcfcibredeem.com. The My Rewards program will have a vibrant look and feel. o Mobile App - Enjoy a modern rewards experience with access to the new My Rewards Mobile App. The App is available for download from the App Store for iOS users and from the Google Play Store for Android users as My Rewards CIBCFCIB. |
| Updated Redemption Options | With My Rewards you will be able to redeem points for almost anything at any time! Use points to pay for online purchases and contactless payments via a mobile wallet such as Apple Pay or Google Pay. You may also use your points to fund travel or co pay for your trip with points and your credit card. |

Your points with CIBC FirstCaribbean Rewards will be transferred to your **My Rewards** account.

We will communicate more on this change in the upcoming weeks and hope you will enjoy the new and exciting My Rewards program.

Sincerely,

Fennifer Fuller

Jennifer Fuller

Associate Director, Cards Issuing Sales and Portfolio Management









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