



Dear Valued Cardholder,

As a follow up to our communication on 3 February, 2021 advising of the upcoming change to CIBC FirstCaribbean Rewards, your existing rewards program, please note additional updates below on the major changes you will experience.

1. A unique email address is required for each credit card enrolled

- Effective 15 March, 2021, you will be automatically enrolled in the CIBC FirstCaribbean My Rewards program. To facilitate enrolment in this program, we will use the email address currently recorded on your credit card account. If we are unable to identify an email address on your credit card account, an alternate email address linked to your account on our other banking platforms may be used. Should you wish to add or update the email address linked to your credit card, please feel free to do so at any time by contacting our **Customer Care and Sales Centre at 1 866 743-2257**.
- If you have multiple credit cards you will need to add a separate email address for each card. Your credit cards will not be merged automatically.

2. Your points will now expire 36 months after they are earned, instead of 60 months.

3. On demand and automatic Cash Back options are no longer available.

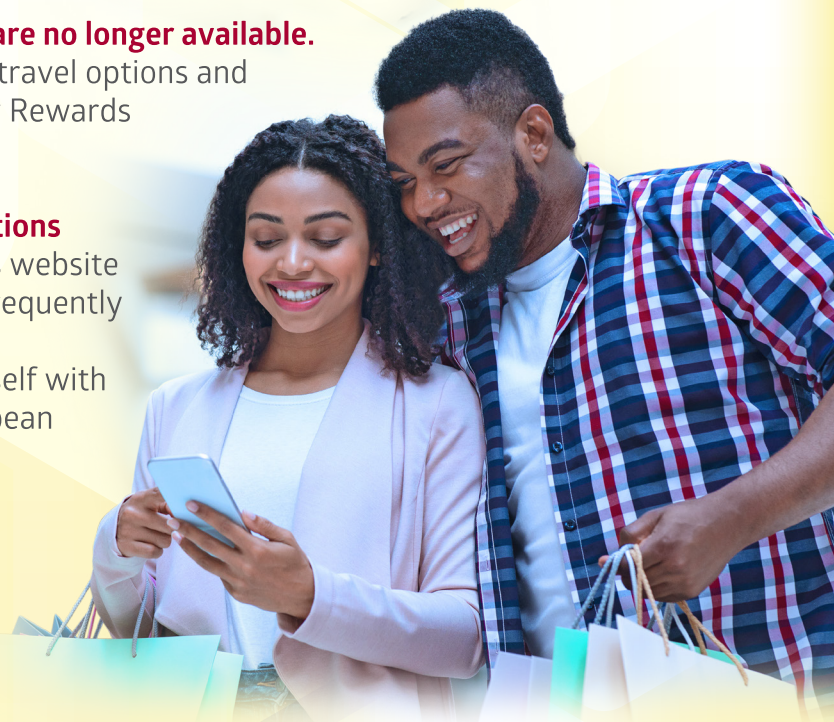
Instead you will be able to use your points for travel options and purchases via a digital rewards card on the My Rewards App in store or online.

Please review the program's **Terms and Conditions** posted at cibcfcb.com and on the My Rewards website cibcfcbredeem.com along with the attached frequently asked questions ahead of the 15 March, 2021 changeover date. Continue to familiarize yourself with all the exciting features of the CIBC FirstCaribbean My Rewards program.

Sincerely,

Jennifer Fuller

Jennifer Fuller
Associate Director, Cards Issuing Sales
and Portfolio Management



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cibcfcb.com



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