

Effective 1st June, 2023, CIBC FirstCaribbean will only process over-the-counter (OTC) withdrawals and deposits under the ABM withdrawal limit of **US\$3,000** on an exception basis.

These exceptions will include:

1. OTC withdrawals above the limit of **US\$3,000**
2. Senior clients (60+) unable to use the ABM
3. Persons with disabilities or accessibility concerns
4. Platinum Banking and Private Wealth Clients
5. Network issues at the ABM preventing clients from transacting using the ABM
6. If a client comes to the branch to complete several transactions (i.e. a corresponding deposit), the branch will complete the OTC withdrawal as the client has already queued and completed multiple transactions OTC
7. Long wait times for the ABM and no lines for OTC transactions
8. Front-line staff judgement-based exceptions which will cover any additional emergency scenarios that may arise.

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 US\$3,000	View Account Balances
Deposit Cash	Print Mini Statements
Deposit Cheques	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

Digital Client Onboarding (cibcfib.com)

Open personal & sole proprietorship deposit accounts

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