

Cessation of Over-the-Counter (OTC) Transactions

Effective 3rd January, 2023, CIBC FirstCaribbean will no longer be processing over-the-counter (OTC) transactions.

With advancements in our digital services, the following transactions will no longer be processed in branch:

- Cash and Cheque deposits
- Cheque cashing
- Corporate and Small Business deposits
- Withdrawals under the daily ABM Limit of \$2,500
- Credit Card Payments
- Bill Payments
- Domestic and International Transfers
- Transfers between CIBC FirstCaribbean accounts
- Transfers to other CIBC FirstCaribbean clients
- Open Personal & Sole Proprietorship Deposit Accounts openings (Clients will still be required to visit the branch to open accounts for politically exposed persons and joint accounts)

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 \$2,500 (Daily)	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
Credit Card payments	Wire funds across the world
View account, card & loan balances	File a credit card dispute
Transfer funds between CIBC FirstCaribbean accounts	Chat with an agent
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

Telephone Banking - 1 866 743 2257
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. The exception process will require authorization, either in branch, or directly through the Relationship Manager.

Please see the exception scenarios below:

- Senior 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.

Should you require further assistance in using the ABMs or the online and mobile banking platform, please call 1 866 743 2257 or speak to a representative in the Branch.