

NEWS RELEASE FOR IMMEDIATE RELEASE

CIBC FIRSTCARIBBEAN LAUNCHES MASTERCARD BLACK CREDIT CARD

Kingston, Jamaica, December 2, 2022 - Clients of CIBC FirstCaribbean flocked the Terra Nova Hotel for the launch of its latest luxury credit card, the Mastercard Black.

"This is no ordinary credit card" indicated CIBC FirstCaribbean's Managing Director, Nigel Holness. "It is exclusive, provides the convenience of increased spending power and the benefits are complimented by a luxurious lifestyle". Holness elaborated that the card also offers:

- Four (4) free airport lounge visits annually
- Boingo wifi which provides global access to over 1 million hotspots
- Purchase protection with delivery coverage
- Trip delay luggage protection and travel insurance

"All CIBC FirstCaribbean Mastercard Black Cardholders are automatically enrolled in the CIBC FirstCaribbean MYREWARDS Programme where they will be able to earn 1 point for each US\$1 spent on eligible transactions. The points may be redeemed for airline tickets, hotel accommodation, online purchases and contactless transactions using a virtual points card."

For his part, Director of Retail Banking Channels, CIBC FirstCaribbean, Owen Francis noted that the launch of the CIBC FirstCaribbean Mastercard Black represents another major achievement of the bank in 2022.

"This has been a year in which we made a host of enhancements to our online banking platform, delivering new technologies, enhanced product offerings and faster service for our personal and business clients," he said.

Francis further stated that there has been advanced usability on the bank's online banking platform enabling individuals to receive updates on transactions for credit cards and loan accounts.'

Master of Ceremonies for the evening, Annique Dawkins, Head of Corporate Jamaica, Corporate Investment Banking, CIBC FirstCaribbean, emphasized that "CIBC FirstCaribbean is a relationship bank which seeks to provide the best, most efficient, effective and convenient way to shop and pay bills especially as we approach the festive season. You now have the best solution at your fingertips - the CIBC FirstCaribbean Mastercard Black Credit Card."

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Captions below.



Nigel Holness, Managing Director, CIBC FirstCaribbean address guests at the CIBC FirstCaribbean Mastercard Black Credit Card launch event at the Terra Nova Hotel on November 30, 2022



Nigel Holness Managing Director, CIBC FirstCaribbean; Annique Dawkins, Head of Corporate, Corporate Investment Banking and Clovis Metcalfe, Chairman, Betting Gaming & Lotteries Commission at the launch of the CIBC FirstCaribbean Mastercard Black Credit Card at the Terra Nova Hotel on November 30, 2022



CIBC FirstCaribbean's Jerome Griffiths (left), Head, Human Resources and Owen Francis (right), Director, Retail Banking Channels welcome Ian Neita, President, Jamaica Chamber of Commerce to the launch of the CIBC FirstCaribbean Mastercard Black Credit Card at the Terra Nova Hotel on November 30, 2022



(l-r) R. Tarun Handa, Senior Partner, KPMG Caricom; CIBC FirstCaribbean executives Annique Dawkins, Head of Corporate, Corporate Investment Banking and Nigel Holness Managing Director and Rajan Trehan, Executive Partner, KPMG in discussion at the launch of the CIBC FirstCaribbean Mastercard Black Credit Card at the Terra Nova Hotel on November 30, 2022

About CIBC FirstCaribbean

CIBC FirstCaribbean is a relationship bank offering a full range of market leading financial services through our Corporate and Investment Banking, Retail and Business Banking and Wealth Management segments. We are located in fifteen (15) countries around the Caribbean, providing the banking services through approximately 2,800 employees in 64 branches and offices. We are one of the largest regionally listed financial services institutions in the English and Dutch speaking Caribbean, with US\$13 billion in assets and market capitalization of US\$1.3 billion. We also have a representative office in Hong Kong that provides business development and relationship management for our fund administration. The face of banking is changing throughout the world and CIBC FirstCaribbean intends to lead these changes with the expertise, integrity and knowledge gained from banking in the Caribbean since 1836.

CIBC FirstCaribbean is a member of the CIBC Group. CIBC is a leading Canadian-based global financial institution with 11 million personal banking and business clients. Through our three major business units - Retail and Business Banking, Wealth Management and Capital Markets - CIBC offers a full range of products and services through its comprehensive electronic banking network, branches and offices across Canada with offices in the United States and around the world.

For more information about CIBC FirstCaribbean, visit www.cibcfcib.com, Facebook, Twitter, LinkedIn, Instagram or YouTube.

Media Contact:

Nigel Holness, Managing Director, CIBC FirstCaribbean, Kingston, Jamaica; Tel: (876) 935-4902 Marcia Erskine, PR Consultant, Tel: (876) 383-5283, Email: merskine@cwjamaica.com

Media contact

Debra King, Director of Corporate Communications, CIBC FirstCaribbean, Barbados Head Office; telephone: 246 367 2248; fax: 246 421 7148 and email: debra.king@cibcfcib.com.