



INTERNATIONAL WOMEN'S DAY CAMPAIGN

TERMS AND CONDITIONS

This Promotion aims to empower and support professional women and female entrepreneurs in our regional footprint by understanding their unique needs and recognizing their vital role in driving economic growth and fostering innovation.

DEFINITIONS

APPLICABLE COUNTRIES: Antigua and Barbuda, Barbados, British Virgin Islands, The Bahamas, Cayman Islands, Jamaica, St. Kitts and Nevis, St. Lucia, Trinidad and Tobago and Turks and Caicos Islands.

DISBURSEMENT DATE: All eligible loans for which a Successful Applicant(s) or Entity(ies) is approved during the Promotion Period, must be disbursed by October 31st, 2025. ("Disbursement Date").

PROMOTION: Refers to this specific "International Women's Day Campaign" offered by CIBC Caribbean Bank Limited or its affiliates, as applicable ("CIBC Caribbean" or the "Bank") as stated under Rewards. ("this Promotion").

PROMOTION PERIOD: The Promotion commences on March 7th, 2025, and ends on May 31st 2025, inclusive. ("Promotion Period").

REWARDS: The special incentives being offered to eligible clients namely Successful Applicants and Successful Entities as part of this Promotion.

SUCCESSFUL APPLICANT(S): A Successful Applicant is a client who fulfils the following criteria:

- a) submit their completed loan application during the Promotion Period;
- b) provide CIBC Caribbean with all the required documentation to support their loan application within 45 days of submitting their loan application; to remain eligible for the Rewards (a list of the required documents may be found at [Standard Documents Checklist](#);
- c) Completion of CIBC Caribbean's KYC & credit due diligence processes and
- d) have been approved in accordance with CIBC Caribbean's adjudication and approval policies and procedures.

Subject always to Eligibility criteria identified hereunder.

SUCCESSFUL ENTITY(IES): A corporate or business entity including but not limited to – corporations, partnerships and sole proprietors that fulfil the following criteria:

- a) submit their completed loan application during the Promotion Period,
- b) provide CIBC Caribbean with all the required documentation to support their loan application within 45 days of submitting their loan application, to remain eligible for the Rewards (a list of the required documents may be found at [Standard Documents Checklist](#); and
- c) Completion of CIBC Caribbean's KYC & credit due diligence processes and
- d) have been approved in accordance with CIBC Caribbean's adjudication and approval policies and procedures.

Subject always to Eligibility criteria identified hereunder.

Successful Applicants or Entities will be eligible during the Promotion Period and have up to the Disbursement Date subject to Eligibility criteria identified hereunder for the Promotion, specifically:

- **Corporate Banking loans:** the loan amount must be the minimum of US \$1,500,000 or local currency equivalent and have a minimum loan repayment term of 5 years.
- **Business Banking loans:** the loan amount must be the minimum of US \$50,000 or local equivalent and have a minimum loan repayment term of 5 years or greater.
- **Personal Banking loans:**
 - **Auto loans:** the loan amount must be the minimum of US \$15,000 or local currency equivalent and have a minimum loan repayment term of 5 years.
 - **Mortgages:** the loan amount must be the minimum of US \$50,000 or local currency equivalent and have a minimum loan repayment term of 5 years or greater.

LOAN PURPOSES:

- **Corporate Offering:** The loan must be for new financing or other bank refinancing to support and empower professional women and female entrepreneurs in the following:
 - Growth and business expansion
 - Sustainable activities:
 - Energy efficiency and green building
 - Solar PV installations
 - Water management systems
 - EV/Hybrid commercial vehicles
 - Commercial equipment and technology equipment and tools
 - Food Security initiatives – sustainable agriculture, hydroponics and aquaponics
 - Health & wellness services
- The loan must meet the minimum loan repayment requirement, as outlined under the Eligibility section.

- **Business Banking Offering:** New financing or other bank refinancing to support and empower professional women and female entrepreneurs in the following:
 - Growth and business expansion
 - Sustainable activities:
 - Energy efficiency and green building
 - Solar PV installations
 - Water management systems
 - EV/Hybrid commercial vehicles
 - Commercial equipment and technology equipment and tools
 - Food Security initiatives – sustainable agriculture, hydroponics and aquaponics
 - Health & wellness services
- The loan must meet the minimum loan repayment requirement, as outlined under the Eligibility section.
- **Personal Offering:** The loan must be for a vehicle purchase, or a mortgage associated with a new property purchase, construction or refinancing (switch) from another financial institution to CIBC Caribbean and must meet the minimum loan repayment requirement, as outlined under the Eligibility section.
- The loan must meet the minimum loan repayment requirement, as outlined under the Eligibility section.

REWARDS:

Corporate Banking:

Successful Applicants applying for a new financing or other bank refinancing loan, will receive:

- Amount: Up to US \$5 million or local equivalent
- Up to 10 years to repay
- Attractive fixed and variable interest rate options
- Flexible repayment terms which include a grace period of up to 3 months for first principal payment

- 50% discount on upfront loan fees
- Up to US \$10,000 to cover of legal fees (i.e., subject to loan amount)
- Special Insurance Offer (excludes Bahamas, British Virgin Islands, , St. Kitts and Trinidad and Tobago)
- Local equivalent of US\$500 credit towards marketing or other business development activity CIBC Caribbean credit card
 - Credit Limit: Up to US \$20,000 or local equivalent
 - Mastercard Black, Visa Platinum or JetBlue Card
 - Annual fee waived for the first year
 - Up to 40,000 CIBC Caribbean Reward or TrueBlue Points on first transaction within the first 90 days of issuance
 - The credit card offer is applicable to all territories except Trinidad & Tobago

Business Banking:

Successful Applicants applying for a new financing or other bank refinancing, will receive:

- Amount: Up to US \$1.5 million or local equivalent
- 50% discount on loan fees.
- Discounted interest rate
- Flexible repayment terms which include a grace period of up to 3 months for first principal payment
- 3% of loan amount or up to a maximum of US\$10,000 cover of legal fees subject to loan amount
- Special Insurance Offer (excludes Bahamas, British Virgin Islands, St. Kitts and Trinidad and Tobago)
- US \$250 cash voucher to support either marketing or another business initiative
- CIBC Caribbean credit card:
 - Credit Limit: Up to US \$5,000 or local equivalent
 - Visa Platinum or JetBlue Card
 - Annual fee waived for the first year
 - Up to 30,000 CIBC Caribbean Reward or TrueBlue Points on first transaction within the first 90 days of issuance

- The credit card offer is applicable to all territories except Trinidad & Tobago

Personal Banking:

Successful Applicants applying for a vehicle loan or mortgage, will receive:

Vehicle Loan:

- Up to 100% financing
- Up to 10 years to repay in Bahamas, Barbados, Cayman Islands, Jamaica, St. Kitts and St. Lucia, up to 8 years in Antigua and Barbuda and Trinidad and Tobago and Turks and Cacios Islands, and up to 7 years in British Virgin Islands.
- 50% off the loan application fee
- One time voucher valued the local equivalent of US \$100 for fuel or a cash back towards vehicle charging
- Special Insurance Offer (excludes Bahamas, British Virgin Islands, St. Kitts and Trinidad and Tobago)

Mortgage – New Purchase, Construction or a mortgage switch from another financial institution:

- Up to 95% financing
- Up to 35 years to repay
- 50% off the loan application fee
- 3% of the loan amount or up to a maximum of US \$10,000 (or local currency equivalent towards legal cost
- Welcome Gift from CIBC Caribbean

Credit Card

Pre-approved credit card with an approved loan or mortgage

- Visa Platinum or JetBlue Card
- Up to 30,000 CIBC Caribbean Reward or TrueBlue Points on first transaction within the first 90 days of issuance

Only Successful Applicants or Entities are eligible for the Rewards. The Rewards are not available in addition to any other special offers or promotions offered by CIBC Caribbean. Loan Applicants or Entities that have submitted loan applications prior to the start of the Promotion Period are not eligible for the Rewards. Loans disbursed after the Disbursement Date will not be entitled to the Rewards.

ELIGIBILITY:

- The Rewards are applicable to loans only and are only available to women/female applicants and in the case of joint applications, at least one of the applicants must be a woman.
- This Promotion is available for corporate or business loan applications that meet the following eligibility requirements:
 - a. a woman (or women) who holds at least 51% shareholding of the company or entity; or
 - b. The company or entity is led by women, with women comprising at least 51% of the leadership team.

THE TERMS AND CONDITIONS OF THE PROMOTION

1. All loan applications are subject to CIBC Caribbean's adjudication and approval policies and procedures including but not limited to KYC onboarding information, financial information, full credit checks, credit check fees (where applicable), will be the sole responsibility of the applicant(s) or Entity(ies).
2. The cash vouchers or cash credits associated with the Rewards must support either marketing or another business initiative and is subject to receipt of the related invoice or quote, applied as a discount to the loan fee at loan closing.
3. Successful Applicants and/or Entities from Corporate and Business Banking will benefit from a grace period (loan moratorium) of up to three (3) months before making their first principal repayment. Interest payments will still be due during this period. This loan term will be extended by the same duration as the grace period granted. For example, if a three-month grace period is applied, the total loan term will be extended by three (3) months beyond the originally scheduled maturity date.
4. Loans that require collateral, must meet the bank's standard due diligence requirements. Acceptable forms of collateral include, but are not limited to, business assets, real estate property and personal or corporate guarantees. The final determination of acceptable collateral will be at the bank's discretion and subject to CIBC Caribbean's due diligence guidelines.
5. Should the Successful Applicant or Entity cancel their loan application after loan approval but before the Disbursement Date, she/they automatically forfeit the Rewards.
6. CIBC Caribbean will pay legal costs which will be the lower of 3% of the loan amount or up to a maximum of US \$10,000 (or local currency equivalent). Successful Applicants or Successful Entities will submit all invoices for legal costs associated with the mortgage to CIBC Caribbean and CIBC Caribbean will pay such invoices directly to the payee up to the applicant's or entity's eligible legal cost. CIBC Caribbean shall not be liable to pay more than an applicant's or entity's eligible legal cost.

7. Except as provided under these terms and conditions, all fees and charges will continue to apply as per standard CIBC Caribbean loan schedule of charges then in effect pertaining to the specific segment - Corporate, Business, or Personal Banking.
8. Rewards are non-negotiable, not transferable or exchangeable.
9. Successful Applicants or Entities participating in the Promotion acknowledge that they have read, understood and accepted the terms and conditions outlined for this Promotion. Participation in the promotion constitutes acceptance of these terms and conditions.
10. CIBC Caribbean's determination of all matters in connection with this Promotion shall be final, conclusive and binding on all parties in all respects.
11. In the event of inconsistency between the terms and conditions of this Promotion and any advertising or promotional material relating to or in connection with this Promotion, the terms and conditions of this Promotion shall prevail.
12. This Promotion is subject to all applicable laws and regulations in the country in which the loan is applied for and disbursed.
13. In addition to the term and conditions outlined for this Promotion, Successful Applicants and Entities will also be governed by the terms and conditions outlined in their loan facility letter and any other applicable agreement.
14. CIBC Caribbean reserves the right in its sole discretion, to amend, suspend or terminate this Promotion at any time without notice. These terms and conditions apply only to this Promotion and do not apply to any of CIBC's other products or services.

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