



Secure Your Property Promotion 2026

Terms and Conditions

Secure Your Property Promotion – Terms and Conditions (“the Promotion”)

Effective Date: Monday May 25, 2026

Promotion End Date: Monday November 30, 2026 (inclusive)

Disbursement Date: Friday January 29th, 2027 (inclusive)

Successful Applicant(s): Subject to the eligibility criteria below, a Successful Applicant is a client who:

1. Submits a fully completed loan application for a personal loan, renewable energy loan, or business banking loan, together with all required supporting documentation to CIBC Caribbean;
2. Satisfies CIBC Caribbean’s Know-Your-Customer (KYC) requirements and credit due-diligence processes;
3. Receives formal approval in accordance with CIBC Caribbean’s adjudication and assessment policies; and
4. Whose approved loan is disbursed on or before the relevant Disbursement Date.

1. Promotion Overview

Promotion Name: Secure Your Property Promotion 2026

Applicable Countries:

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

The Promotion is offered by CIBC Caribbean Bank Limited, or its affiliates as applicable (“CIBC Caribbean” or “the Bank”) and provides seasonal incentives on personal loans, business banking loans and renewable energy loans. Qualifying clients will benefit from Promotional Offers as defined below.

Note: All offers are subject to credit approval and CIBC Caribbean’s standard lending criteria.

2. Promotional Offers

2.1 Personal Loans

Successful Applicants will receive the following:

Special Offer

Unsecured Personal Loan (General Home Upgrades):

- Up to 5 years to repay
- 50% off the loan application fee
- Supermarket vouchers valued US\$150
- A competitive interest rate

Loan eligibility criteria:

Minimum loan sum: US\$5,000

Minimum loan term: 5 years

Unsecured Personal Loan for Existing Mortgage Clients:

- Up to 7 years to repay
- 50% off the loan application fee
- Supermarket vouchers valued US\$150
- A competitive interest rate

Loan eligibility criteria:

Minimum loan sum: US\$5,000

Minimum loan term: 5 years

EasyCover Loan (Insurance Financing)

- Up to 11 months to repay
- 0% interest for clients enrolled in the CIBC Caribbean Home and Auto insurance Program

2.2 Renewable Energy Loans*

Successful Applicants will receive the following:

*Subject to current local regulations on renewable energy installations in each country.

Special Offer:

- Up to US\$50,000 financing
- Waived loan application fee

Loan eligibility criteria:

Minimum loan amount: US\$10,000

Minimum loan term: 5 years

Voucher redemption:

Supermarket vouchers will be made available for collection within four (4) weeks following loan disbursement. Clients are kindly advised to contact their respective Loan Officers to arrange collection.

Please note that all vouchers must be redeemed within the validity period specified by the issuing merchant.

4. General Conditions

- All Promotion benefits are conditional upon final credit approval and loan disbursement.
- Loans disbursed after the Disbursement Date will not be entitled to benefit from the Promotional Offers.
- Loan applications submitted prior to the start or after the end of the Promotion period will not be eligible.
- Offers cannot be combined with any other promotion unless expressly permitted.
- The Promotional Offers or rewards are non-transferable, non-negotiable and are not exchangeable
- CIBC Caribbean reserves the right to amend, suspend, or terminate the Promotion at any time without prior notice.
- In addition to the terms and conditions outlined for this Promotion, applicants will also be governed by the terms and conditions outlined in their Credit Agreement and/or Land Loan Facility letter and any other applicable agreement.
- Except as provided under the Promotional Offers and these terms and conditions, all fees and charges will continue to apply as per standard CIBC Caribbean loan schedule of charges then in effect.
- All amounts are stated in United States Dollars unless otherwise specified. The local equivalent to the United States Dollar amounts stated, applies.
- In the event of any inconsistency between these Terms and Conditions and any advertising or promotional materials relating to or in connection with this Promotion, these terms and conditions of this Promotion shall prevail.
- This Promotion is subject to all applicable laws and regulations in the country in which the land loan is applied for and disbursed.

- CIBC Caribbean's decisions on all matters arising out of or in relation to this Promotion are final, conclusive, and binding on all parties.

5. Acceptance and Acknowledgment

By participating in this Promotion, applicants acknowledge that they have read, understood, and accepted these terms and conditions. Participation in the Promotion constitutes acceptance of these terms and conditions, as well as any subsequent amendments communicated by CIBC Caribbean.

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May 2026