



CIBC Caribbean Christmas Promotion 2025

Terms and Conditions

CIBC Caribbean Christmas Promotion 2025 - Sweeten the Season Christmas Promotion – Terms and Conditions (“the Promotion”)

Effective Date: Monday September 29, 2025

Promotion End Date: Friday January 9, 2026 (inclusive)

Disbursement Date: Friday January 16th, 2026, for vehicle and renewable energy loans
and Friday June 30th, 2026 for mortgages and land loans.

• **Vehicle and Renewable Energy Loans:** All eligible loans approved during the Promotion period must be disbursed by January 16, 2026.

• **Land loans and Mortgages:** All eligible loans approved during the Promotion period must be disbursed by June 30th, 2026.

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 mortgage, land loan, vehicle loan, or renewable energy 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: Sweeten the Season Promotion 2025

Applicable Countries:

- Antigua and Barbuda
- Barbados
- British Virgin Islands
- Cayman Islands
- 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 holiday-season incentives on mortgages, vehicle loans, land 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 Vehicle Loans

Special Offer

Successful Applicants will receive the following:

- Waived loan application fee
- Entry into the cash prize draw

Loan eligibility criteria:

Minimum loan sum of US\$20,000

Minimum loan term of 5 years

2.2 Land Loans

Successful Applicants will receive the following:

Special Offer

- Waived loan application fee
- US\$1,000 cashback to be used towards legal costs
- Entry into the cash prize draw

Loan eligibility criteria:

Minimum loan sum: US\$25,000

Minimum term: 10 years

2.3 Mortgages

Successful Applicants will receive the following:

Special Offer

Construction, purchase or refinance:

- Waived loan application fee
- US\$2,000 cashback to be used towards legal costs
- Entry into the cash prize draw
- A special gift (household items)

Switched mortgages:

- Entry into the cash prize draw
- 3% of the loan value being switched to CIBC Caribbean or a maximum of US\$10,000 towards switching costs for mortgage.

Loan eligibility criteria:

Minimum loan sum: US\$50,000 (purchase/construction/refinance-new money),
US\$100,000 (switch);

Minimum term: 10 years (purchase/construction/refinance). 15 years (switch)

2.4 Renewable Energy Loans

Note: Renewable Energy loans are only available in Antigua and Barbuda, Barbados, St. Lucia and St. Kitts & Nevis currently*

Successful Applicants will receive the following:

*Financing of renewable energy systems is currently restricted to off-grid installations only in some countries

Special Offer:

- Up to US\$50,000 financing
- Waived loan application fee
- Entry into the Cash prize draw

Loan eligibility criteria:

O Minimum loan amount of US\$10,000

O Minimum loan term of 5 years

Bundled Offer (Mortgage + Renewable Energy Loan)

- Additional rate reduction on the Renewable Energy Loan when bundled with a mortgage in Antigua and Barbuda, Barbados, St. Lucia or St. Kitts & Nevis

3. Cash-Prize Draw

- All Successful Applicants whose loans are approved will be entered into the draw for a chance to win cash prizes.
- Successful Applicants will be selected through an electronically automated system and audited by a team of auditors. This is done through RLoans via an Alteryx Workflow, and Sales Activity Management (SAM).
- Three Successful Applicants in each country will be drawn at random for the chance to win US\$5,000, US\$3,500, or US\$ 2,500 (Winner(s)).
- The Winner's draw will take place at CIBC Caribbean's Head Office in Barbados on the following dates:

Winner #1 on Monday November 10th, 2025, from approved loans transacted during the period September 29th, 2025 – October 31st, 2025.

Winner #2 on Monday December 8, 2025, from approved loans transacted during the period November 1st, 2025, to November 30th, 2025.

Winner #3 on Monday January 19, 2026, from approved loans transacted during the period December 1st, 2025, to January 9th, 2025.

- All three Winners will be given the option to win the grand prize of US\$5,000. Each Winner will receive a time sensitive invitation via the email address provided on the successful loan application, to attend a presentation, and to choose one of the three cash prizes.
- The cash prizes will be represented on card visuals, with the cash value hidden at the back, away from the client's view on selection. The cash value will not be revealed during the selection process. Once selected, the Winners will be required to look at the back of the cards chosen to see their winning prize value. Each Winner will have a chance to win one of the three cash prizes and will be permitted to select only one of the card visuals presented.
- Winners must present valid photo identification (driver's license, passport, or national ID) to claim their prize.
- These cash prizes will be credited to the Winner's CIBC Caribbean account following loan disbursement.

- The competition component (cash prizes) of the Promotion is not applicable to members of staff of CIBC Caribbean or a contractor, intern or contingent worker for the Bank, members of their immediate households, or immediate family members. (i.e., spouse, parents and grandparents; children and grandchildren; brothers and sisters; mother-in-law and father-in-law; brothers-in-law and sisters-in-law; daughters-in-law and sons-in-law; and adopted relations) of a member of staff of the Bank.
- Winners will be required to confirm if they are a member of staff of the Bank or a contractor, intern or contingent worker of the Bank; or reside in a household with a member of staff of the Bank or a contractor, intern or contingent worker of the Bank; or are an immediate relative (i.e., spouse, parents and grandparents; children and grandchildren; brothers and sisters; mother-in-law and father-in-law; brothers-in-law and sisters-in-law; daughters-in-law and sons-in-law; and adopted relations) of a member of staff of the Bank. Any confirmation of relation aforementioned, whether by acknowledgement from the client or as a result of internal investigation, automatically disqualifies a potential winner.
- Winners hereby agree to take part in any publicity event(s) arranged by CIBC Caribbean resulting from this Promotion. If the Winner declines to participate in any publicity or marketing event, he/she forfeits the reward.
- If a winner cancels their loan application after approval, the cash prize is automatically forfeited and a replacement winner will be drawn.

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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September 2025