



CIBC Caribbean Christmas Promotion 2025

Terms and Conditions

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

Effective Date: Monday September 29, 2025

Promotion End Date: Friday January 9, 2026

Disbursement Date:

- Vehicle Loans: All eligible loans approved during the Promotion period must be disbursed by January 23, 2026.
- Land loans and mortgages: All eligible loans approved during the Promotion period must be disbursed by July 30, 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 or vehicle 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 Christmas Promotion 2025

Applicable Country:

- Jamaica

The Promotion is offered by CIBC Caribbean Bank (Jamaica) Limited, or its affiliates as applicable (“CIBC Caribbean” or “the Bank”) and provides holiday-season incentives on mortgages, vehicle loans and land 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 of US\$25,000**
 - **Minimum loan term of 10 years**

2.3 Mortgages

Successful Applicants will receive the following:

Special Offer

- Waived loan application fee
- US\$2,000 cashback to be used towards legal costs
- A housewarming gift

This includes one of the following gift boxes of household items valued approximately US\$100.

1. 1 cutting board, 2 coasters, 1 key holder, 1 card, 2 soap dispenser, 1 soap tray, 2 towels, 1 scented candle, 4 cheese knives, 1 gift box
2. 1 woven basket, 1 serving board, 1 70in table runner, 2 coasters, 1 100g candle, 1 bamboo tray, 2 cheese knives, 1 honey dipper, 1 greeting card.
3. 12oz Stainless Steel Tumbler, 70g Rose-Scented Soy Wax Candle, Cutting Board, 3D Plant Card, Bear Towel Set, 2 Woven Cotton Rope Coasters, Gift Box with Raffia Grass, Black and White Flavor Shaker Set, Salt and Pepper Flavor Shaker

- Entry into the cash prize draw

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)

3. Win cash prizes

- All Successful Applicants whose loans are approved during the promotion period, 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 and fifty back up Applicants in Jamaica will be drawn at random for the chance to win US\$5,000, US\$3,500, or US\$ 2,500
- 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 8th, 2025, from approved loans transacted during the period November 1st, 2025, to November 30th, 2025.

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

- All three Winners will be given the option to win the maximum prize of US\$5,000.

Winner 1 can win:

- US\$5,000
- US\$3,500 or
- US\$2,500

Winner 2 can win:

- US\$5,000

- US\$3,500 or
- US\$2,500

Winner 3 can win:

- US\$5,000
 - US\$3,500 or
 - US\$2,500
- Each winner will be notified of their winning status firstly by phone call and secondly through email using the client's contact numbers and email address on the loan account. Three (3) phone call attempts and three (3) email attempts will be made simultaneously over the period of one week to contact the client. If the client is not reached within two weeks of initial contact, the client would have forfeited his/her chances of receiving the prize and the second ranked winner from the back up winner's list will be considered the new prize winner. This pattern will continue in the same manner, until a winner is reached.
 - Once contacted, the winner will be advised that a call and email correspondence will be issued within a two week period, with details on the prize presentation, which will be held at 23 – 27 Knutsford Boulevard, Kingston 5, Jamaica. At the prize presentation, the winner will claim a winning prize.
 - The winner will receive this time sensitive correspondence via the email address provided on the successful loan application, to attend the in-person presentation, and to choose one of the three cash prizes. The winner will be required to respond via email, confirming their attendance within 5 days after the email is issued.
 - If the winner does not respond within 5 days of the issuance of the email, he or she would have forfeited the prize.
 - 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's Savings or Chequing account following loan disbursement. For land loans and mortgages, loan disbursement may take up to a period of approximately 6 months and up to approximately two weeks for vehicle loans.
- 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 contacted.

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
- 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. (At a rate of JMD\$160 to US\$1).
- All prizes unclaimed will be retained by CIBC Caribbean.
- 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 (as approved by the BGLC) 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 reserves the right, with prior approval from The Betting, Gaming & Lotteries Commission, to amend, suspend or terminate this Promotion at any time without notice.
- Authorized under section 58(3) of The Betting, Gaming & Lotteries Act.

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