



The JetBlue Card,  
The JetBlue Select Card &  
The JetBlue Business Card

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# Welcome to JetBlue Cards by CIBC Caribbean

The suite of JetBlue CIBC Caribbean Credit Cards connects you to your favourite destinations and is the perfect combination of new adventures and unforgettable moments that can create lasting memories.

## Real moments, real memories, real rewards!

Use one of the JetBlue CIBC Caribbean Credit Cards to explore the world one journey at a time and unlock the endless possibilities that await you.

The suite of JetBlue CIBC Caribbean Credit Cards can take you from everyday moments - like gas or grocery purchases, doctor visits, shopping locally or abroad and paying for those larger commitments like education or insurance - to lifetime memories. Each purchase transaction earns you TrueBlue points which could get you closer to your travel dreams.

Your JetBlue CIBC Caribbean Credit Card is a reliable and helpful payment alternative to cash and cheques, with unmatched top-of-the-line security features and exclusive benefits you deserve.

Let your card work for you! Browse this Cardholder Guide to find out how you can take advantage of the TrueBlue Rewards that are available to you.



## Activate Your Card

Your card must be activated before it can be used, and your first transaction with your card should occur as a PIN entered transaction on a point-of-sale terminal or at an ABM. After this is completed, you can use your card for contactless transactions. Never share your PIN with anyone. If there are additional cardholders on your account, each of their cards will also require activation by the respective cardholder.

There are two ways you can easily activate and select a PIN on your new JetBlue CIBC Caribbean Credit Card:

1. Access online Banking or the Mobile App and activate and select a PIN in seconds  
OR by
2. Calling the number on the back of your card. Follow the voice prompts, and then select a PIN.

## Ways to Use Your Credit Card

Let your card work for you! The suite of JetBlue CIBC Caribbean Credit Cards can be used anywhere the Mastercard or Cirrus logos are displayed at thousands of merchants worldwide. Use your card to earn TrueBlue points for:

- Shopping - local and international
- Online shopping - local and international
- Telephone orders
- Mail orders

Barbados credit cardholders: As a client, you have been granted a maximum Foreign Exchange limit per annum for your debit and credit cards. Included in this amount is your Travel Limit as prescribed by the Exchange Control Act -Circular 13. The remainder may be used to accommodate purchases of imports. You may call our Customer Service Team to confirm the maximum amount.



JetBlue Business Card by CIBC Caribbean

## Card Benefits

The suite of JetBlue CIBC Caribbean Credit Cards connects you to your next travel adventure by earning TrueBlue points from every day spend. Redeem your points for travel to explore or see loved ones, upgrade your seat or choose from the Mosaic Signature Perks programme to get a more personalised travel experience.

The Credit Cards collectively offers exceptional benefits:

- Earn Bonus TrueBlue Points when you activate and complete your first purchase with your card
- Earn Anniversary Bonus TrueBlue Points annually on the anniversary date of the card, if active during the preceding 12 months
- Get points multipliers for TrueBlue Points on eligible JetBlue purchases

To view the full list of TrueBlue benefits, go to [www.jetblue.com/trueblue/perks](http://www.jetblue.com/trueblue/perks).

## Add an Additional Cardholder

Share the benefits! Add an additional cardholder. Each user will have a separate card and number. Additional cardholders will be able to obtain details on available credit and complete purchases and cash advances. Purchases made with additional cards also give you TrueBlue points. As the primary cardholder you will be responsible for all transactions on the account. To apply for an additional card please visit your nearest branch.

## Rates & Fees

You can access the full list of rates and fees found in our Schedule of Charges on our website: [www.cibccaribbean.com/schedule-of-charges](http://www.cibccaribbean.com/schedule-of-charges). We will notify you of any fee or rate changes in advance via email, statement inserts, messages or via our digital channels.

## Card Security Features

### Chip & PIN Security

Your card is equipped with the enhanced security of Chip & PIN technology (also referred to as Europay Mastercard and Visa, EMV chip) which is an embedded microchip that encrypts information for greater fraud protection, making it more difficult for unauthorised users to copy or access the card data.

# Card Security Features

## PIN Protection & Fraud

Your PIN gives you an added layer of security and greater protection. We have strengthened and improved our card security, making it safer to use across all digital channels, whether physically or in the virtual space. If your card is used in an unusual way, we try to contact you immediately to confirm your identity and that you conducted the transaction. In some instances, we may even block transactions without prior notification to you to prevent fraudulent activity on your card.

## Here Are Some Tips to Help Reduce Fraud:

- Select a PIN that will not be easily guessed by others. Avoid using simple combinations like 1234 or your birth date, car registration number, etc
- Never tell anyone your PIN or let them enter it for you
- Never divulge your PIN when using your card to order merchandise, whether by phone, by mail order or online
- When using an ABM or point-of-sale terminal, be wary of anyone trying to watch you enter your PIN. Don't get distracted
- Do not respond to unsolicited e-mails or telephone calls requesting personal details or financial information
- When paying with your card on the Internet, use only reputable merchants and provide your card details only to secure websites, usually identified by URLs that start with the letters "https" instead of "http"
- Always treat your card as if it were cash. Contact us if you identify an unauthorised transaction

## Contactless technology

Contactless payment is a fast, secure, and convenient way of processing transactions. Simply tap your card over a contactless enabled terminal and pay whenever you see the contactless payment icon displayed.



# Digital Solutions

## Online Banking and Mobile App

At CIBC Caribbean we make banking easy! Our digital solutions are a fast, secure, and an easy way to manage your credit card. This allows you to:

- Activate your card
- Check balances
- Make payments to your credit card
- Receive alerts with each card transaction
- Track purchases in real time
- Freeze and unfreeze your card if misplaced or stolen
- File disputes
- Request a replacement card

## With Online Banking and the Mobile App you can also:

- Make bill payments
- Complete transfers to other CIBC Caribbean accounts and other local banks
- Complete international wire transfers
- Make instant payments via 1st Pay to other CIBC Caribbean account holders in your country
- View or download statements

## Paperless Statements

Your credit card statements are accessed via Online Banking and Mobile App. Paper statements are not sent to clients who are registered on the Online Banking service.



## Payment Methods

Your credit card statement is generated monthly and it requires a minimum payment. In addition to making payments via Online Banking or the Mobile App, payments can also be made using one of the following options:

### Cash Payments via ATM

You can make payments to your credit card at any CIBC Caribbean Smart ATM, simply enclose the cash to facilitate payment.

### Auto Payments

You may have your payments deducted directly from your CIBC Caribbean bank account and credited to your credit card. Payments made during statement cycles may adjust the auto-payment amount based on the option you have selected.

Auto payment options are as follows:

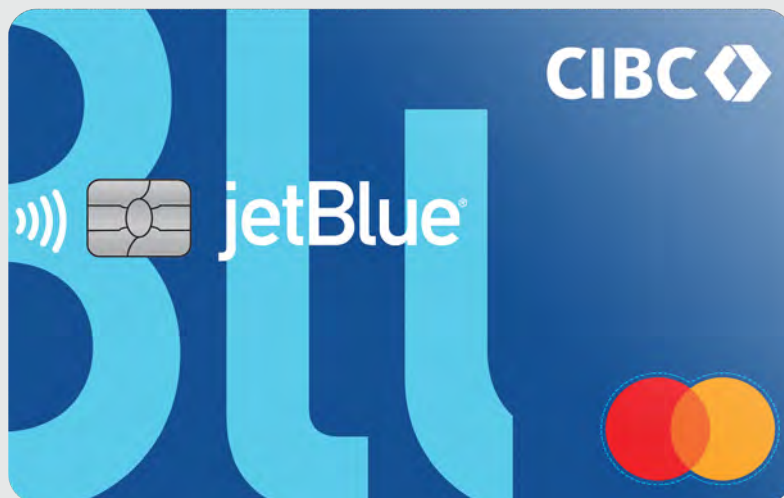
- Minimum payment
- Fixed amount
- Full statement balance
- Current balance

### Cheque Payments via Post

Payments can be made with local or foreign cheques. Cheques should be made payable to CIBC Caribbean enclosed with the credit card account number. Payments by cheque can be mailed or delivered directly to your local CIBC Caribbean branch. Payments made with local or foreign cheques may be held until funds are cleared. This may take up to 45 business days.







JetBlue Select Card by CIBC Caribbean



JetBlue Standard Card by CIBC Caribbean

## Cardholder Agreement

You may review the agreement on our website [cibccaribbean.com](http://cibccaribbean.com). Alternatively, you may visit any CIBC Caribbean branch to obtain the most recent copy of the Agreement. Please note that this agreement is subject to change, however we will notify you before any changes are implemented.

[Click Here](#) For the Agreement

## Ways to Bank / Learn More

## Contact Us

For more information speak with your local CIBC Caribbean Branch Representative or visit [cibccaribbean.com](http://cibccaribbean.com)

