

# The JetBlue Card and The JetBlue Select Card by CIBC FirstCaribbean

Cardholder's Guide



# Table of Contents

Activate Your Card .....	2
Ways to use your Credit Card .....	2
Card Benefits.....	3
Add an additional Cardholder.....	3
Rates & Fees .....	3
Card Security Features .....	3
Payment Methods.....	5
How to Contact Us .....	7

# Welcome to the JetBlue Credit Card by CIBC FirstCaribbean

The JetBlue credit cards by CIBC FirstCaribbean connect you to your favourite destinations and are the perfect combination of new adventures and unforgettable moments that can create lasting memories.

**Real Moments, Real Memories, Real Rewards!** Use the JetBlue credit card to explore the world one journey at a time and unlock the endless possibilities that await you.

The JetBlue credit card 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 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.



# 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**. After this is completed, you can use your card for contactless transactions or at the ABM. 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 credit card by CIBC FirstCaribbean:

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! **JetBlue credit card by CIBC FirstCaribbean** 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.

## Card Benefits

The **JetBlue credit card** connects you to your next travel adventure by earning **TrueBlue** points from every day spend. Redeem your points on JetBlue Flights and JetBlue Vacations packages for travel, to explore or see loved ones.

The JetBlue suite of credit cards collectively offers exceptional benefits:

- Earn Bonus **TrueBlue** Points when you make your first purchase.
- 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 and other 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: <https://www.cibcfib.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.

## 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 FirstCaribbean 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 FirstCaribbean accounts and other local banks
- Complete international wire transfers
- Make instant payments via 1st Pay to other CIBC FirstCaribbean 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 ABM**

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

### **Auto Payments**

You may have your payments deducted directly from your CIBC FirstCaribbean 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 FirstCaribbean International Bank enclosed with the payment stub from your printed credit card statement along with credit card account number. Payments by cheque can be mailed or delivered directly to your local CIBC FirstCaribbean branch. Payments made with local or foreign cheques may be held until funds are cleared. This may take up to 45 business days.





# How to Contact Us

To contact our Customer Service Team, call from any CIBC FirstCaribbean operating territory, the USA or Canada, toll-free:

**1-866-743-2257**

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You may also call:

**1-877-888-2422**

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Fax:

**246-467-8380**

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E-mail:

**[Jetbluecard@cibfcib.com](mailto:Jetbluecard@cibfcib.com)**

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## **Mastercard Global Service:**

Toll-free from within USA & Canada:

**1-800-307-7309**

**1-636-722-8883**

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