



AML ATF Questionnaire 2025

The contents noted herein pertain to the CIBC Caribbean Bank Limited Group of Companies, Subsidiaries and Branches.

SECTION 1 – GENERAL ADMINISTRATIVE INFORMATION

1. **Legal and Trading Name:** CIBC Caribbean Bank Limited
2. **Date Established:** October 11, 2002
3. **Street Address:** Warrens, St. Michael, Barbados
4. **Website Address:** www.cibcfib.com
5. **Name of Parent Company:** Canadian Imperial Bank of Commerce (CIBC)
6. **Address of Parent Company:** Commerce Court, Toronto, Ontario, M5L 1A2 Canada
7. **Name of Parent Company Stock Exchange and Symbol:** Toronto Stock Exchange (TSE) – Symbol CM
8. **Operating Companies:**

CIBC Caribbean Bank Limited operates eight (8) wholly or majority owned entities as follows:

- i. **CIBC Caribbean Bank (Barbados) Limited (Wholly owned)**
Address: Michael Mansoor Building, Warrens, St. Michael, Barbados
Locations: Antigua and Barbuda; Barbados; St. Kitts and Nevis; St. Lucia
- ii. **CIBC Caribbean Bank (Bahamas) Limited (95.21% shareholding)**
Address: Shirley Street, Nassau, The Bahamas
Locations: The Bahamas; Turks and Caicos Islands
- iii. **CIBC Caribbean Bank (Cayman) Limited (Wholly owned)**
Address: 25 Main St., George Town, Grand Cayman, Cayman Islands
Locations: British Virgin Islands; Cayman Islands
- iv. **CIBC Caribbean Bank (Jamaica) Limited (Wholly owned)**
Address: 23-27 Knutsford Boulevard, Kingston, Jamaica
Location: Jamaica
- v. **CIBC Caribbean Wealth Management Bank (Barbados) Limited (Wholly owned)**
Address: Michael Mansoor Building, Warrens, St. Michael, Barbados
Location: Barbados
- vi. **CIBC Caribbean Bank (Trinidad and Tobago) Limited (Wholly owned)**
Address: 74 Long Circular Road, Maraval, Port of Spain, Trinidad and Tobago
Location: Trinidad and Tobago
- vii. **CIBC Caribbean Trust Company (Bahamas) Limited (Wholly owned)**
Address: Goodman's Bay Corporate Centre, West Bay Street, Nassau, The Bahamas
Location: The Bahamas
- viii. **CIBC Caribbean Bank and Trust Company (Cayman) Limited (Wholly owned)**
Address: 25 Main Street, George Town, Grand Cayman, Cayman Islands
Location: Cayman Islands



9. **Type of Business and Activity:** Financial Services including but not limited to: Retail, Corporate Banking, Capital Markets and Wealth Management

10. **Is the Financial Institution Publicly Traded? YES** (If Yes, please state name of exchange and symbol)

CIBC Caribbean Bank Limited is itself publicly traded as well as one (1) of its operating companies, as follows:

- CIBC Caribbean Bank Limited – Symbol **FCI**
 - i. Barbados Stock Exchange
 - ii. Trinidad and Tobago Stock Exchange
- CIBC Caribbean Bank (Bahamas) Limited – Symbol **CIB**
 - i. Bahamas International Securities Exchange

11. **Regulatory Authority Information:**

The CIBC Caribbean Bank Limited Group of Companies is licensed and supervised by the following Regulatory Authorities:

- CIBC Caribbean Bank (Barbados) Limited regulatory authorities are:
 - i. Central Bank of Barbados
 - ii. Financial Services Commission (Barbados)
 - iii. Eastern Caribbean Central Bank
- CIBC Caribbean Bank (Bahamas) Limited regulatory authorities are:
 - i. Central Bank of The Bahamas
 - ii. The Securities Commission of The Bahamas
 - iii. Turks and Caicos Islands Financial Services Commission
- CIBC Caribbean Bank (Cayman) Limited regulatory authorities are:
 - i. Cayman Islands Monetary Authority
 - ii. British Virgin Islands Financial Services Commission
- CIBC Caribbean Bank (Jamaica) Limited regulatory authorities are:
 - i. Bank of Jamaica
 - ii. Financial Services Commission of Jamaica
- CIBC Caribbean Wealth Management Bank (Barbados) Limited regulatory authority is:
 - i. Central Bank of Barbados
 - ii. Financial Services Commission (Barbados)



- CIBC Caribbean Bank (Trinidad and Tobago) Limited regulatory authorities are:
 - i. Central Bank of Trinidad and Tobago
 - ii. Trinidad and Tobago Securities and Exchange Commission

- CIBC Caribbean Trust Company (Bahamas) Limited regulatory authorities are:
 - i. Central Bank of The Bahamas
 - ii. The Securities Commission of The Bahamas

- CIBC Caribbean Bank and Trust Company (Cayman) Limited regulatory authority is:
 - i. Cayman Islands Monetary Authority

E. Transaction Monitoring	YES	NO
1. Does the Financial Institution have procedures to identify transactions that are structured to avoid large cash reporting requirements?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. Does the Financial Institution monitor transactions against official lists of suspect terrorists and/or terrorist organizations and are confirmed matches reported to competent authorities?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. Does the Financial Institution have a monitoring program for suspicious or unusual activity that covers funds transfers and monetary instruments (e.g. traveler's cheques, money orders, etc.)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. Does the Financial Institution require complete information for outgoing wire transfer instructions, including sender and beneficiary names, addresses, account numbers and purpose?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
F. AML/ATF Training		
1. Does the Financial Institution provide AML/ATF training to staff on a regular basis that includes: a. Know Your Customer Procedures? b. The means of identifying unusual/suspicious activity and internal procedures to report same? c. Examples of money laundering and terrorist financing? d. Internal procedures to detect and prevent money laundering and terrorist financing?	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
2. Does the Financial Institution maintain records of executed training including attendance records and training materials used?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. Does the Financial Institution communicate new AML/ATF laws or regulations or changes to existing laws or regulations to relevant employees?	<input checked="" type="checkbox"/>	<input type="checkbox"/>

SECTION 3 – COMPLIANCE CONTACT INFORMATION

The Chief AML & Compliance Officer (CCO) is Candice Huggins: email – Candice.Huggins@cibcfib.com

The Director, AML & Sanctions Compliance is Annetta Francis: email – Annetta.Francis@cibcfib.com

For further information regarding the contents of this AML/AFT questionnaire please contact our Compliance Helpdesk: email – ComplianceHelpdesk@cibcfib.com