



Welcome to  
CIBC Caribbean  
Personal  
Banking



# Table of Contents

Welcome. You're in the right place to grow.....	3
Personal banking essentials.....	4
Financing to power your goals.....	6
Credit cards designed for your everyday life.....	9
Everyday banking made simple.....	12
Managing your accounts .....	14



# Welcome. You're in the right place to grow.

We are delighted to welcome you as a valued Personal Banking Client and thank you for choosing CIBC Caribbean as your trusted financial partner.

You're not just opening an account, you're joining a community built on strength, progress and support.

Whether your goals are big or modest—managing everyday needs, securing your first home, building savings, launching a dream or planning for the future—we are here to walk that journey with you.



# Personal banking essentials



We've built our banking experience to be easy when you need it, digital when you want it and personal when it matters most. With your account, you now have access to convenient tools to help you manage your money confidently, anytime, anywhere.



## Bank from anywhere with our Mobile App

Access your accounts 24/7. Check balances, transfer funds, pay bills, manage your cards and lots more.

## Online and Mobile Banking benefits

- Real-time alerts and notifications. Get instant notifications whenever your debit or credit card is used.
- Freeze or unfreeze your card if misplaced
- Make transfers to your unsecured loans, including one payment per month up to a maximum of US\$5,000 or local equivalent

## Personal banking essentials

- Receive mobile alerts when transactions occur on your Visa debit or credit cards
- Receive deposit alerts when funds are deposited to your chequing or savings accounts
- Receive notices to upload your client information or update your personal details online
- Secure, one-time verification codes are used to verify your identity for certain activities
- Access How-To-Videos to guide you step-by-step through set-up and features at [www.cibccaribbean.com/waystobank](http://www.cibccaribbean.com/waystobank)

## Quick approvals with our LoanStore

- Existing borrowing clients may obtain approval or feedback on loan applications in as little 10 minutes
- Apply through our LoanStore for:  
Vehicle loans | Personal or travel loans | Credit cards



## Skip the branch

- No need to wait in line. Move money locally or internationally right from your phone, mobile device or computer.

## Smart ATM access - banking on your time

- Our smart ATMs let you take care of everyday banking whenever it suits you. Deposit cash or cheques, withdraw cash, pay your credit card, move money between your CIBC Caribbean accounts and check your balances—quickly, securely and on your schedule.



# Financing to power your goals

Whether you are buying your first car, investing in land, renovating your home or covering personal expenses, CIBC Caribbean can assist you with the financing you need.



## Personal Loan

Borrow what you need when you need it, whether it's for education, medical expenses, consolidating debt or even travel.

[Learn more](#)

- Quick access to funds
- Competitive rates
- A reduced rate when you cash secure
- Flexible repayment options  
(*extended terms for mortgage clients*)



## Land Loan

Ready to invest in your future? Our land loan makes it easy to purchase residential land, so you can build your dream home when the time is right.

[Learn more](#)

- Competitive rates
- Up to 15 years to repay
- up to 90% financing
- up to 95% financing (BVI & Cayman)



## Vehicle Loan

Drive away in the vehicle you've always wanted. Whether it's new or used, our vehicle loan helps you get on the road quickly with fast approvals and affordable payments.

[Learn more](#)

- Up to 100% financing\*
- Affordable monthly payments
- Competitive rates
- Fast approvals



\*Conditions apply

## Home Financing

Turn your house into a home. From buying and building to renovating, we will support you with flexible options that make financing your home simple and stress-free.

[Learn more](#)

- Up to 95% financing
- Up to retirement age to repay
- Competitive rates
- Low application fees



## Insurance

Protect what matters most; your life, finances, car, home or credit card balance. With easy quotes, simple payment options and 24/7 support, you'll have peace of mind knowing you're covered when it counts.

[Learn more](#)

- Quick and easy insurance quotes
- Easy payments:
  - Pay via Online Banking or the Mobile App, or pay in-branch
  - Pay with cash, cheque or credit card
  - Pay in up to 11 monthly installments with the EasyCover loan, available interest free when using the CIBC Caribbean Insurance Program
- Easy claims process:
  - Claim proceeds may be deposited directly to your CIBC Caribbean account for prompt settlement
  - You also have access to a 24/7 emergency support line



# Credit cards designed for your everyday life

At CIBC Caribbean, we understand that every client has unique needs. We offer a range of credit cards designed to give you rewards, flexibility, and everyday convenience.

All our cards come with built-in security features, chip technology and fraud protection, so you can shop, travel and pay with confidence.



## CIBC Caribbean Visa Classic Credit Card

Build credit and enjoy everyday spending with no annual fee. Perfect for shopping online, managing expenses, or traveling abroad. With Visa's global reach and our My Rewards program, every purchase is more rewarding.

- Use at home, online or overseas with confidence
- Earn rewards automatically - Receive 1 point\* for every US \$1 (or local equivalent) spent
- No annual fee



[Learn more](#)

## CIBC Caribbean Visa Rewards Credit Card

Earn while you spend. This card is designed for everyday shoppers and high-value spenders who want premium rewards, added perks and extra peace of mind with travel insurance.

- Use at home, online or overseas with confidence
- Earn rewards automatically - Receive 1 point\* for every US \$1 (or local equivalent) spent
- Travel-ready insurance



[Learn more](#)

\*Points Cap - 250,000 points (per calendar year)

## The JetBlue Card By CIBC Caribbean

Maximise your travel and earn free, exclusive perks every time you spend. Enjoy TrueBlue points, no annual fee and more ways to save on flights and travel experiences.

- No annual fee.
- Earn 10,000 points when you meet the spend requirement in the first 90 days
- Accelerate your rewards with 2x TrueBlue points on eligible purchases on JetBlue.com and 1x TrueBlue points\*\* on everyday spending
- Celebrate each year with an anniversary bonus of 5,000 TrueBlue points\*\*\*



## CIBC Caribbean UWI Visa Credit Card

Show your UWI pride with every purchase. As a student, alumni, or faculty member, you'll enjoy exclusive benefits. Every purchase helps support the University of the West Indies at no extra cost to you.

- Every purchase gives back. A donation is made to the University of the West Indies for every transaction at no cost to you.
- Reduced interest and lower annual fees



\*\*Points cap - 200,000 (per calendar year)

\*\*\*Earn anniversary bonus when you meet the active eligible requirement

# Everyday banking made simple



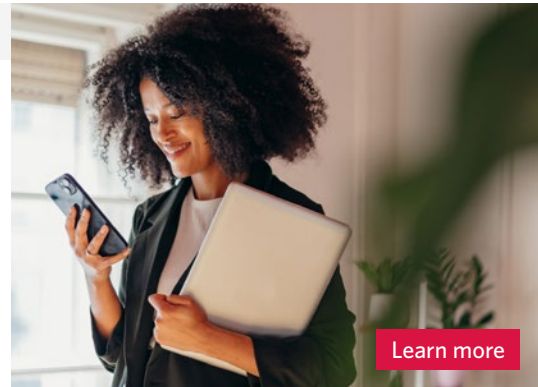
Managing your money should be easy and flexible. In addition to your existing account, you may explore other banking accounts to fit your lifestyle, whether you want your money to grow or use your account for day-to-day transactions.

For added convenience, a Visa Debit Card can be attached to all our accounts (excluding fixed deposits), giving you secure access to your funds whenever and wherever you need them.

## Direct Banking Account

A simple, no-fee starter account with 100% online opening. Manage your money easily without monthly service fees. You'll also get paperless statements via Online Banking.

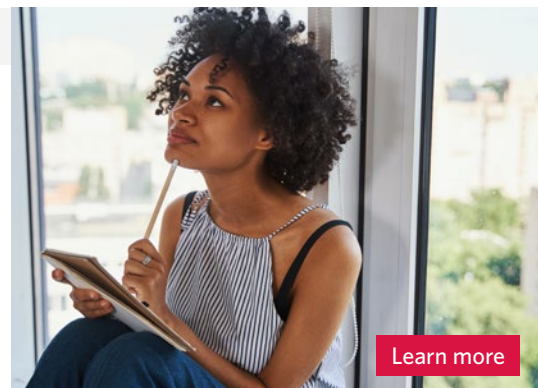
**Best suited for:** Ideal for first-time account holders or anyone who wants to do lots of transactions online without paying fees. Great for clients who use Online Banking and ABMs regularly, or new loan clients who don't already have another account with CIBC Caribbean.


[Learn more](#)

## Savings Account

A straightforward savings account with 100% online opening. Interest is applied twice per year, helping you grow your money steadily while keeping it available whenever you need it.

**Best suited for:** Clients who want a simple way to build savings with 24/7 access to funds.


[Learn more](#)

## Chequing Plus Account

Earn tiered interest on your daily balance - the higher your balance, the more you earn. Maintain the minimum balance to enjoy competitive rates. Interest is calculated and paid monthly.

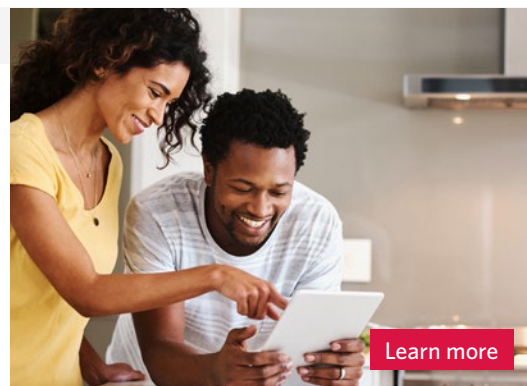
**Best suited for:** Great for clients who keep steady balances and want their money to grow while having everyday access. Perfect for those who also want the flexibility of writing cheques.


[Learn more](#)

### Savings Plus Account

A convenient savings account. Competitive interest rates are applied to your balance twice per year, making it a simple way to build extra savings.

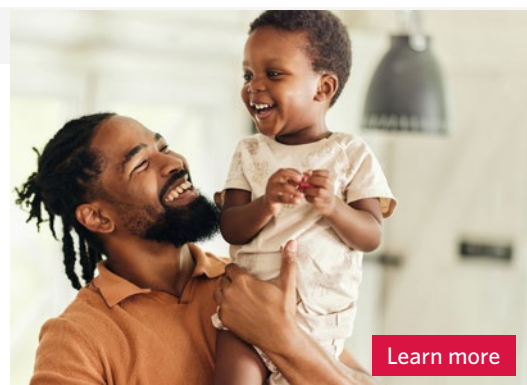
**Best suited for:** Ideal for clients who want a flexible way to set aside money and earn interest without complicated requirements.



### SureStart Account

Build your child's savings while you build their character. The SureStart account offers an attractive interest rate, no monthly service charge, plus a cash bonus when you open.

**Best suited for:** Designed for children under 17, with a parent or guardian as joint account holder. Perfect for families who want to give kids a strong financial foundation.



### Senior Savers Account

A reliable, low-cost account with no monthly service fees. Earn interest on balances above the required threshold, calculated and paid monthly, so you can grow your money while keeping it accessible.

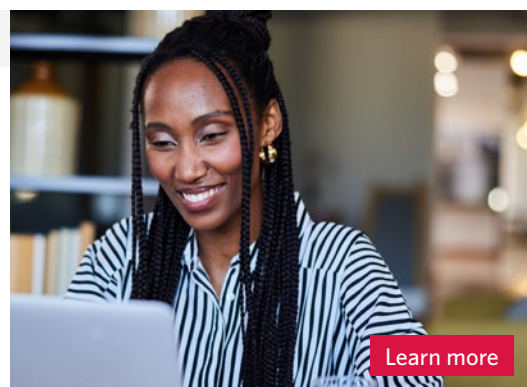
**Best suited for:** Tailored for seniors looking for a cost-effective way to manage their money and earn interest without extra fees.



### Fixed Deposits

Guaranteed returns with flexible terms. Catering to both clients not needing to access their funds before maturity and those who might need the cashable option before maturity. Choose from attractive interest rates to grow your savings with confidence.

**Best suited for:** Clients with long-term savings goals who want secure, predictable growth on their funds.



# Managing your accounts

Your accounts are the foundation of your financial journey. Keeping them in good standing helps protect your credit and future borrowing power.

**Loans** - Always aim to make payments on time. If you foresee challenges, reach out to your lender immediately to explore available options.

**Chequing & Savings Accounts** - Avoid letting your accounts go overdrawn, as this may impact your credit standing and can also result in additional fees.

Your personal bank account is strictly for your own use. It should not be used to receive or send money on behalf of other individuals, businesses, or organisations.

**Protect yourself, protect your credit. Protect your dreams.**



## Protect yourself from fraud

Fraudsters are always looking for ways to trick clients. Remember, CIBC Caribbean will never call, email or text you asking you for your user ID, password, or one-time passcode. If you receive such a request, it may be illegitimate.

### A few tips to stay safe:

- Never share your login details, PIN, or security codes with anyone, including bank representatives
- Be cautious with links or attachments in emails and texts - even if they look official
- Monitor your accounts regularly through online or mobile banking
- Report anything suspicious to us right away at the number seen on the back of your CIBC Caribbean credit or debit card or on our official website



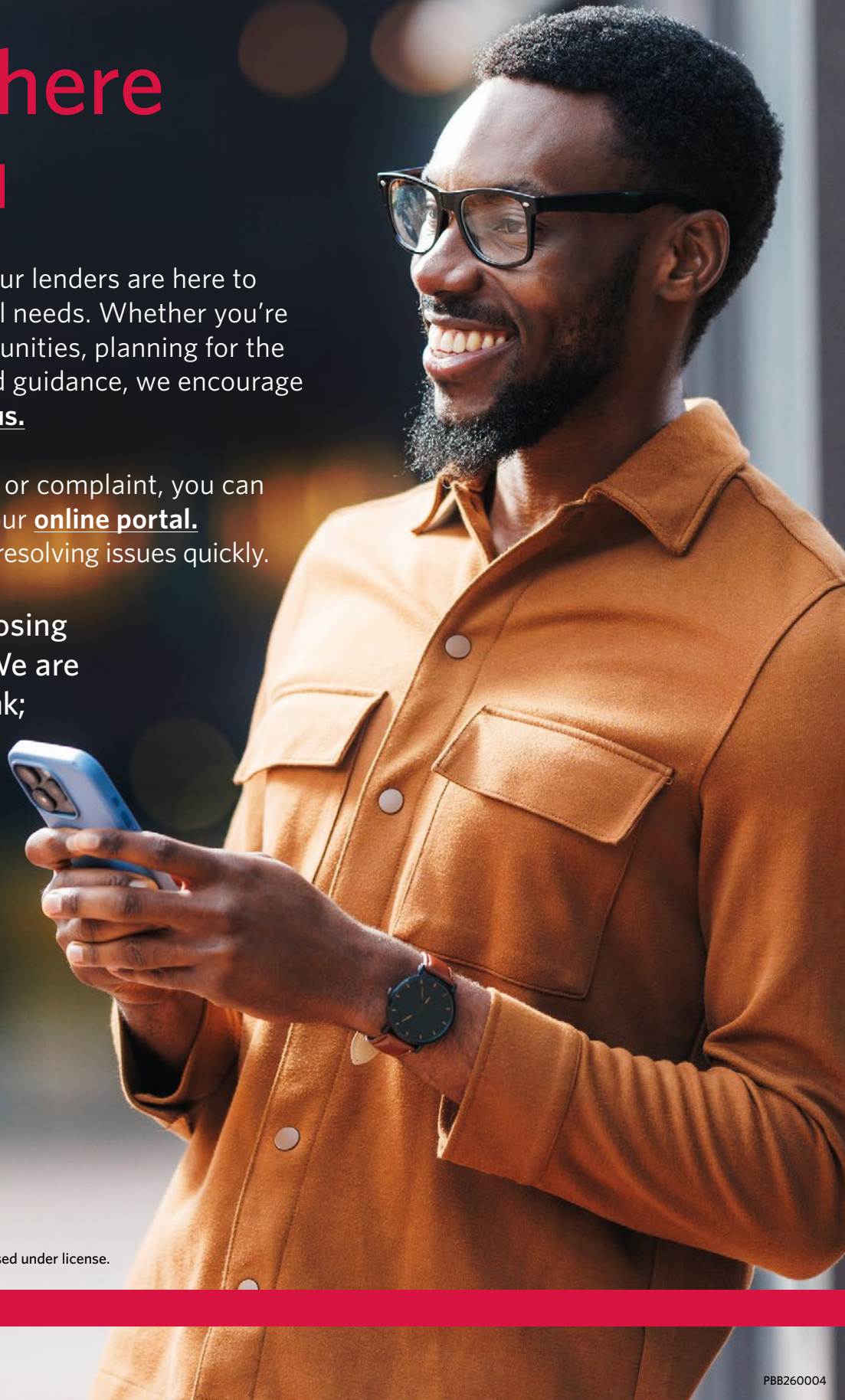


# We're here for you

At CIBC Caribbean, our lenders are here to support your financial needs. Whether you're exploring new opportunities, planning for the future, or simply need guidance, we encourage you to **connect with us**.

If you have a concern or complaint, you can easily log it through our **online portal**. We are committed to resolving issues quickly.

Thank you for choosing CIBC Caribbean. We are more than your bank; we're your partner in reaching life's milestones.



The CIBC logo is a trademark of CIBC, used under license.