



Pricing changes to Visa Debit card and cheque services; ATM and ACH transactions

From **September 1, 2025**, CIBC Caribbean will adjust the pricing on the following services:

Electronic Funds Transfers via ACH

We will implement a fee for standard electronic funds transfers to other domestic banks via ACH. This fee will closely align the pricing for ACH transfers with the existing pricing for other electronic funds transfers and local payments via our other digital channels.

The ACH fee will **only apply** to our **Corporate, International Corporate and Business Banking clients** processing transactions on Corporate Online Banking. It will **not apply** to **Small Business and Personal Banking clients** using the **Personal Online Banking platform** at this time.

Cheque Issuance

We will adjust the fees for writing cheques and over-the-counter withdrawals and debits from Corporate and Business Banking chequing accounts.

Cheque Books

We will adjust the fees for cheque books.

Visa Debit Card Services

We will adjust the fees for ATM withdrawals by CIBC Caribbean Visa debit cards at international non-CIBC Caribbean ATMs, replacement cards and fast cards (courier charges).

Please note, replacement cards due to fraud or theft will continue to be exempt from these charges.

ATM Surcharge Transactions

We will be adjusting the fee for ATM withdrawals at CIBC Caribbean ATMs when using **internationally issued cards**.

This fee will **not apply** to domestic CIBC Caribbean cardholders nor domestic other-bank cardholders using **locally issued cards**.

Here is a breakdown of the revised fees that will apply:



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Effective date: September 1, 2025	Revised fee
Visa Debit Card issuance	
Replacement cards - Classic	KYD 20.00
Replacement cards - Bizline	KYD 20.00
Replacement cards - Platinum	KYD 20.00
Fast card fees (<i>Courier charges only</i>)	USD 55.00 equiv.
ATM Withdrawals (CIBC cardholder)	
At International/Overseas bank's ABM (Includes CIBC C'bean ABMs overseas)	2% Min. KYD 5.00
ATM Withdrawals (Non-CIBC cardholder)	
Non-CIBC ATM user - international cardholder	USD 7.00 equiv.
Electronic Funds transfer	
To an account held at other local banks via ACH <i>- Applicable to Corporate and Business clients transacting on Corporate Online Banking</i>	KYD 1.00 or equivalent
Cheque Services	
Cheque issuance - Debits/Cheques – In Branch/Over The Counter <i>- Applicable to Corporate and Business chequing accounts</i>	KYD 3.00
Cheque books	KYD 28.50 - 37.00

To find out more details about these changes, please speak with your Relationship Manager or call our Customer Care Centre at 1 866 743-2257.