



PROMOTION refers to this specific Visa Debit Card by CIBC Caribbean – CIBC Caribbean “Spend to Win” promotion offered by CIBC Caribbean Bank Limited or its affiliates as applicable (“**CIBC Caribbean**”) wherein Eligible Cardholders earn chances to win prizes based on their Eligible Card usage (**this “Promotion”**).

PROMOTION DURATION: Tuesday, September 23rd, 2025 to Friday, October 31st, 2025, inclusive (“**Promotion Duration**”).

ELIGIBLE CARDS: This promotion applies to the following Cards, collectively referred to as “Eligible Cards”:

- All CIBC Caribbean personal Visa Debit Classic and Visa Debit Platinum Cards.

Note: All other Mastercard JetBlue, Prepaid and Visa Credit Silver, Gold and Platinum card products are not eligible for this Promotion.

MERCHANT: A person in duly authorized possession of a Point-of-Sale terminal accepting the Eligible Cards.

ELIGIBLE TERRITORIES: This Promotion is offered in, Antigua, Bahamas, Barbados, British Virgin Islands (BVI), Cayman Islands, St. Kitts and Nevis, St. Lucia, Turks and Caicos Islands (TCI), Trinidad and Tobago and Jamaica.

ELIGIBLE CARDHOLDERS: Person(s) holding one or more Eligible Cards with CIBC Caribbean (“**Cardholder(s)**”).

Cardholders must be eighteen (18) years of age or older to be eligible to participate in this Promotion.

Entries from unauthorized cards used or made with lost, stolen, or fraudulent Eligible Cards are void and not eligible for this Promotion.

PROMOTION MATERIAL refers to all advertising materials for this Promotion as disseminated in the form of print, electronic or social media; associated printed or electronic materials provided in CIBC Caribbean bank branches or sent directly to its clients; and all related information appearing on CIBC Caribbean’s website at www.cibccaribbean.com/spendtowin

ELIGIBLE TRANSACTIONS

To have a valid entry in this Promotion, the purchase transactions must be completed with an Eligible Card and posted to the Eligible Cardholder’s account for a minimum value of US \$200 or local currency equivalent per month `herein referred to as **“Eligible Transaction”**.

Note: Cash advances, credits, annual membership fees, service charges or adjustments do not qualify as Eligible Transactions and are not eligible for entry into this Promotion.

The local currency equivalent of any purchase is calculated at the bank’s US Dollar conversion rate prevailing at the time of purchase.

HOW TO ENTER

Clients holding an Eligible Card must complete an Eligible Transaction, posted within the Promotion Duration. One (1) entry will be generated automatically for every Eligible Transaction for the duration of the Promotion.

PRIZES TO BE WON

Eligible Territory	Number of Winners	Cash Back
Antigua	5	US\$500.00
Bahamas	10	US\$500.00
Barbados	10	US\$500.00
Cayman Islands	10	US\$500.00
Jamaica	10	US\$500.00
Turks and Caicos Islands	10	US\$500.00
St. Lucia	5	US\$500.00
St. Kitts and Nevis	5	US\$500.00
British Virgin Islands	5	US\$500.00
Trinidad and Tobago	5	US\$500.00

DRAW

Winners will be selected in accordance with the table above based on the Eligible Territory. Winners will be selected electronically by random draws per Eligible Territory using SQL Management Studio from all Eligible Transactions on Friday, November 14th, 2025, between the hours of 8:00 am and 5:00 pm at the CIBC Caribbean Head Office located in Barbados.

Each Winner will be awarded a cash prize that will be credited to the Winner's CIBC Caribbean account tied to the Visa Debit card. The cash prize will be credited to the Winner's account within thirty (30) business days

OTHER TERMS AND CONDITIONS OF THIS PROMOTION

1. Each Eligible Transaction automatically enters the Eligible Cardholder in this Promotion (**"Participant(s)"**).

2. CIBC Caribbean will make three (3) attempts to contact the Winners starting immediately after the draw between the hours of 8:00 am and 5:00 pm via the telephone at the number and one (1) attempt via the email address associated with the Eligible Card over 3 business days.

Once contact is made successfully and the skill testing question below is answered correctly, the participant has three (3) business days to confirm their acceptance of the prize by completing the contest release form and sharing a copy of their ID via email. Failure to do so will result in forfeiture of the prize, and an alternate Winner will be selected.

Once acceptance is confirmed as outlined above, the Winner will have five (5) business days to present themselves at a CIBC Caribbean branch to validate the information shared electronically. Failure to do so will result in forfeiture of the prize, and an alternate winner will be selected.

Skill testing question: "CIBC Caribbean is giving you the opportunity to Spend and? ... [fill in the blank]". Missing word is "Win". Subject to item 7, Winners who do not answer correctly will not win the prize (**"Winners"**).

3. At the draw, five (5) reserve winners (**"Reserve Winners"**) will be selected per Eligible Territory.

4. Names of the Reserve Winners will be held in reserve in the event that CIBC Caribbean is unable to contact the Winner selected via the draw by the telephone number(s) or email address provided on their customer's account.

5. Participants agree to be bound by these terms and conditions.

6. CIBC Caribbean reserves the right in its absolute discretion to amend, suspend or terminate this Promotion at any time, with or without notice, subject only to the approval of the Betting, Gaming and Lotteries Commission, or similar commission or regulatory agency in the Eligible Territory, if applicable.

7. The Winner will be required to confirm if they are a member of staff of CIBC Caribbean; or are a contractor, intern or a contingent worker for CIBC Caribbean; or reside in a household with a member of staff or a contractor, intern or contingent worker of CIBC Caribbean; or are an

immediate relative (i.e. spouse, parents and grandparents; children and grandchildren; brothers and sisters; mother-in-law and father-in-law; brothers-in-law and sisters-in-law; daughters-in-law and sons-in-law; and adopted relations) of a member of staff or contractor, intern or contingent worker of CIBC Caribbean. Any confirmation of relation to aforementioned, whether by acknowledgement from the customer or as a result of internal investigation, automatically disqualifies a potential Winner. The Winner will be required to accept the prize via email as outlined in point no.2 within three (3) business days of being contacted. Winner must visit a CIBC Caribbean branch and present a valid Government issued ID i.e. drivers' licence, passport or voters ID within five (5) business days of acceptance of the prize to validate electronic/email acceptance. If the prize is not claimed, it will be retained by CIBC Caribbean for distribution in its sole discretion.

8. The result of the draw is final and binding on all Participants. Prizes must be accepted as awarded by CIBC Caribbean. CIBC Caribbean's determination of all matters in connection with this Promotion shall be final, conclusive and binding on all parties in all respects, subject to the approval of the Betting Gaming and Lotteries Commission or similar commission or regulatory agency in the Eligible Territory, if applicable.

9. Prizes are not transferable, non-negotiable or exchangeable.

10. Merchant discounts or special offers offered by Merchants at the same time as this Promotion are solely the responsibility of the Merchant and do not form part of this Promotion. As such the Merchant may assign specific terms and conditions to such discounts or special offers.

11. CIBC Caribbean does not endorse and is not responsible or liable for any issue relating to any Eligible Transaction made during this Promotion including, but not limited to, quality, delivery, warranties, exchange policy of a Merchant which remains the sole responsibility of the Merchant.

12. There is no joint venture, agency or partnership between any Merchant and CIBC Caribbean with respect to this Promotion; CIBC Caribbean shall not be liable for any loss, theft or damages related to the performance of the Merchants, their products or services.

13. This Promotion is subject to all applicable laws, regulations and policies in the Eligible Territories.

14. Each Participant in this Promotion is deemed to have waived all rights he/she has or may have against CIBC Caribbean and its subsidiaries and affiliates and their respective directors, officers, employees, representatives' agents, third party service providers or Merchants in respect of any loss or damages caused by the Participant's own actions or omissions. CIBC Caribbean is not liable to the Participant for indirect, incidental, special, punitive or consequential losses or damages or any other foreseeable or unforeseeable loss resulting directly or indirectly out of this Promotion, unless such damages arise from gross negligence, fraud, or willful misconduct on the part of CIBC Caribbean

15. In the event that CIBC Caribbean is found liable for any loss or damage to a Participant by a court of competent jurisdiction, CIBC Caribbean will not be liable for any indirect, incidental, special, punitive or consequential losses or damages or any other foreseeable or unforeseeable loss resulting directly or indirectly out of this Promotion, unless such damages arise from gross negligence, fraud, or willful misconduct on the part of CIBC Caribbean. If CIBC Caribbean is found liable by a court of competent jurisdiction for any loss or damage to a Participant, its liability is limited to direct damages which are reasonably incurred by the Participant as a result of this Promotion.

16. Each Participant agrees to indemnify, defend and hold harmless CIBC Caribbean from and against any and all losses or damages suffered or incurred by any of them directly or indirectly arising from or in connection with this Promotion.

17. The Winner hereby agrees to take part in any publicity events, including photo opportunities at events arranged by CIBC Caribbean relating to this Promotion. If the Winner declines to participate in any publicity event, he/she will forfeit the prize.

18. In the event of inconsistency between the approved terms and conditions of this Promotion and any advertising or promotional material relating to or in connection with this Promotion, the terms and conditions of this Promotion shall prevail.

19. In addition to the term and conditions outlined for this Promotion, Winners will also be governed by the terms and conditions outlined in their CIBC Caribbean Card Agreements and any other applicable agreement.

20. Authorized under section 58(3) of the Betting, Gaming and Lotteries Act in Jamaica.

September 2025

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