



PROMOTION refers to this specific “CIBC Caribbean and Visa – 3 Purchases, US \$100 each*. One Unforgettable Panama Glow” promotion offered by CIBC Caribbean Bank Limited, or its affiliates where applicable (“CIBC Caribbean”) wherein Eligible Cardholders earn chances to win prizes based on their Eligible Card usage (this “Promotion”).

This Promotion is subject to the following terms and conditions.

PROMOTION DURATION: Friday, August 21st, 2026, to Thursday, October 15th, 2026, inclusive (“Promotion Duration”).

ELIGIBLE CARDS

This Promotion applies to the following Cards, collectively referred to as “Eligible Cards”:

All CIBC Caribbean personal credit Visa Credit Classic, Visa Credit Silver, Visa Credit Rewards, Visa Credit Gold and Visa Credit Platinum cards including Visa UWI Platinum and Visa British Airways Platinum cards

Note: All other CIBC Caribbean Mastercard, including Mastercard Black, JetBlue Standard, JetBlue Select and Mastercard Prepaid, Visa Debit, Visa Credit and Debit business and commercial cards and Staff are excluded from this Promotion

MERCHANT

A person in duly authorized possession of a Point-of-Sale (POS) terminal accepting the Eligible Cards.

ELIGIBLE TERRITORIES

This Promotion is offered in 5 zones as set out below.

Zone	Eligible Territories
Zone 1	The Bahamas and Turks and Caicos Islands.
Zone 2	Barbados
Zone 3	Cayman Islands and British Virgin Islands
Zone 4	Jamaica
Zone 5	Antigua and Barbuda, St. Kitts & Nevis and St. Lucia

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.

Cardholders whose credit card accounts are delinquent (those in arrears more than 30 days) shall not qualify as Winners. Entries from unauthorized cards used or made with lost, stolen, or fraudulent Cards are void and not eligible for this Promotion.

PROMOTION MATERIAL refers to all advertising materials for this campaign 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/panama2026

ELIGIBLE TRANSACTIONS To have a valid entry in this Promotion, three (3) purchase transactions, each for a minimum value of US \$100 equivalent or local currency equivalent, must be completed with an Eligible Card and posted to the Cardholder's account within promotion duration herein referred to as "**Eligible Transaction**" within the campaign period.

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.

PRIZES TO BE WON

	Eligible Territory	Prizes	Number of Winners
Zone 1	The Bahamas and Turks and Caicos Islands.	Shopping Trip for 2 to Panama consisting of: Return Airfare for 2 to Panama City, Panama * Ground transportation to and from Panama airport 4/5 night's accommodations (4 star) ** Daily Breakfast, Lunch and Dinner Travel Insurance 1 check bag, 1 carry on, 1 personal item Spending money - US \$1,000.00	1
Zone 2	Barbados	Shopping Trip for 2 to Panama consisting of: Return Airfare for 2 to Panama City, Panama * Ground transportation to and from Panama airport. 4/5 night's accommodations (4 star) **	1

		Daily Breakfast, Lunch and Dinner Travel Insurance 1 check bag, 1 carry on, 1 personal item Spending money - US \$1,000.00	
Zone 3	The Cayman Islands and British Virgin Islands	Shopping Trip for 2 to Panama consisting of: Return Airfare for 2 to Panama City, Panama Ground transportation to and from Panama airport * 4/5 night's accommodations (4 star) ** Daily Breakfast, Lunch and Dinner Travel Insurance 1 check bag, 1 carry on, 1 personal item Spending money - US \$1,000.00	1
Zone 4	Jamaica	Shopping Trip for 2 to Panama consisting of: Return Airfare for 2 to Panama City, Panama * Ground transportation to and from Panama airport 4/5 night's accommodations (4 star) ** Daily Breakfast, Lunch and Dinner Travel Insurance 1 check bag, 1 carry on, 1 personal item Spending money - US \$1,000.00	1
Zone 5	Antigua and Barbuda St. Kitts & Nevis St. Lucia	Shopping Trip for 2 to Panama consisting of: Return Airfare for 2 Panama City, Panama * Ground transportation to and from Panama airport. 4/5 night's accommodations (4 star) ** Daily Breakfast, Lunch and Dinner Travel Insurance 1 check bag, 1 carry on, 1 personal item Spending money - US \$1,000.00	1

Prizes are valued at USD \$25,000 for each Zone.

* Premium economy flight

**Hotel Accommodation: Hyatt Dreams Playa Bonita Panama, subject to availability, or a similar hotel.

DRAW

One (1) Winner from each eligible zone will be selected. The successful Visa Cardholders (**Winners**) will be awarded a prize of a trip for two (2) to Panama. Winners will be selected electronically by random draws by zone and Eligible zone using SQL Management Studio from all Eligible Transactions on Thursday, October 29th, 2026, between the hours of 8:00 am and 5:00 pm at the CIBC Caribbean Head Office, Michael Mansoor Building, Warrens, St. Michael, BB22026, Barbados. Each Winner will be invited to attend an in-country, in-branch prize handover ceremony. The prize ceremony will take place at the designated branch in each zone. Winners will be required to confirm their attendance via email and participation in the ceremony in order to receive their prize.

Winners who are unable to attend the prize ceremony will be deemed to have forfeited their prize and the prize will be awarded to a reserve winner in accordance with the approved selection process.

OTHER TERMS AND CONDITIONS OF THIS PROMOTION

1. Each Eligible Transaction automatically enters the Eligible Cardholder in this Promotion ("Participants")
2. CIBC Caribbean will make three (3) attempts to contact the Participant between the hours of 8:00 am and 5:00 pm via the telephone at the number associated with the Eligible Card and one (1) attempt via the email address associated with the Eligible Card over three (3) business days.

Once contact is made successfully and the skill testing question 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 Passport, Driver's License, or Voter's identification (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: "Where is CIBC Caribbean sending you this summer.....?". Complete with "Panama". Participants who do not answer within the stipulated timeframe or do not answer correctly will not win the prize. Subject to item 6 below, Participants who correctly answer skill-testing general knowledge question will win the prize as outlined in the table above.

3. At the draw, three (3) reserve winners will be selected per zone.
4. Names of the Reserve Winners will be held in reserve in the event that CIBC Caribbean is unable to contact the Cardholder/Winner selected via the draw by the telephone number(s) provided on their customer's account.
5. Participants agree to be bound by these terms and conditions and any other requirements and/or terms and conditions set out in the Promotion Material.
6. 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 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 5 business days to validate electronic/email acceptance. If the prize is not claimed, it will be retained by CIBC Caribbean for distribution in its sole discretion.
7. 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 any applicable betting, gaming, lotteries or similar commission or regulatory agency in the Eligible Territory, if applicable.

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 applicable Betting Gaming and Lotteries Commission or similar commission or regulatory agency in the Eligible Territory.

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. Winners will be required to confirm their availability and ability to travel to the Panama within 6-months from the date of the draw of the Promotion.

15. 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.

16. 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.

17. 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.

18. CIBC Caribbean shall not be liable for any losses, damages, expenses, claims, costs, refunds or other amounts whatsoever, whether direct or indirect, including but not limited to loss of enjoyment or inconvenience, arising from or in connection with cancellations, delays, rescheduling or interruptions of flight arrangements, accommodation bookings, event schedules, denial of entry into any country or territory, detention, personal injury, property damage, or any other border control or governmental measures impacting the Winner and any travel companion.

19. CIBC Caribbean assumes no responsibility for any additional personal expenses incurred by the Winner and/or any travel companion during travel or while at the destination. Such expenses include, without limitation, optional events or activities, transportation not included in the Prize, supplementary meals, and incidental hotel charges (including but not limited to telephone calls, room service, laundry services, minibar items), as well as loss of or damage to hotel property or any other costs incurred at the hotel or otherwise.

20. CIBC Caribbean shall not be responsible for any taxes of any nature that may be applicable in connection with the prize, including without limitation personal income, sales, consumption or other taxes imposed on the Winner and/or any travel companion as a result of receipt of the Prize or any portion thereof, whether payable in the country or city of residence or otherwise.

21.CIBC Caribbean shall not be liable or responsible for any failure or delay in the performance of its obligations under these Terms and Conditions where such failure or delay results from events beyond its reasonable control ("Force Majeure"). Force Majeure events include, but are not limited to, acts of God, natural disasters, epidemics or pandemics, acts of war, terrorism, armed conflict, civil unrest, labour disputes, failures or disruptions of transportation or utilities, actions or restrictions imposed by any government or public authority, or the cancellation, suspension, postponement, or modification of the Promotion by CIBC Caribbean. In the event of a Force Majeure occurrence, CIBC Caribbean reserves the right, in its sole discretion, to cancel, suspend, modify, or terminate the Promotion or any prize, without obligation to provide compensation, substitution, or reimbursement to any participant or Winner.

22.CIBC Caribbean disclaims all responsibility for obtaining any travel visas, permits or other authorizations required for the Winner and/or any travel companion to receive or enjoy the prize, including without limitation immigration, exit or entry requirements applicable to any country or territory. Compliance with all such requirements remains the sole responsibility of the winner and any travel companion.

23. Proof of such documents and/or authorizations must be provided prior to confirmation and public announcement of the Winners. CIBC Caribbean reserves the right to select an alternate winner if documentation is not provided or any of the criteria above is not met.

24. The Winner hereby agrees to participate in any publicity activities arranged by CIBC Caribbean in connection with this Promotion, including but not limited to photographs, video recordings, interviews and promotional events. The Winner further agrees that CIBC Caribbean may use the Winner's name, likeness, image, voice, photographs, video recordings and/or statements for promotional, advertising and publicity purposes in connection with this Promotion in any media now known or hereafter developed, including but not limited to print, television, radio, websites, social media and other digital platforms, without further compensation. If the Winner declines to participate in any required publicity activity, the Winner shall forfeit the prize.

25. 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.

26.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.

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

August 2026

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