

## CIBC FirstCaribbean International Bank Birthday Promotion

### TERMS AND CONDITIONS

1. The Birthday Promotion shall be applicable to CIBC FirstCaribbean International Bank ("the Bank" or "CIBC FirstCaribbean") Personal clients wherein shall receive a special offering ("the Offer") eight weeks before their birthday, expiring on the last day in their birthday month recorded on the Bank's system.
2. Business and Commercial clients are excluded from this Birthday Promotion.
3. The Birthday Promotion includes the Offer below:

**With a CIBC FirstCaribbean Consumer Loan of USD2,500.00 (or local equivalent) or more a client will receive:**

- \$25 USD Amazon voucher
- 50% off your commitment/application fees for loans
- 500 bonus reward points with existing Visa Gold or Visa Platinum credit card

**With a CIBC FirstCaribbean Auto Loan a Client will receive:**

- \$50 USD Amazon voucher
- 50% off your commitment/application fees for loans
- 5,000 bonus reward points with a new preapproved credit card
- 500 bonus reward points with existing Visa Gold or Visa Platinum credit card

**With a new CIBC FirstCaribbean Credit Card a client will receive:**

- 50% off the regular interest rate for the first 3 months if you switch your credit card to CIBC FirstCaribbean
- 5,000 bonus reward points with a new Visa Gold or Visa Platinum credit card

4. To enjoy the Offer, a client must present the birthday promotional material received from the Bank along with a valid copy of his/her identification card or passport no later than the last day in their birthday month recorded on the Bank's system.
5. The Birthday Promotion will commence July 16 2019 and the Bank reserves the right in its absolute discretion to amend, suspend or terminate the Birthday Promotion at any time, with or without notice, subject to the approval of any applicable betting, gaming, lotteries or similar commission or regulatory agency in each territory in which CIBC FirstCaribbean operates.
6. The Offer is transferable to one person chosen by the client and communicated to the Bank in writing, should the client choose not to partake in the Birthday Promotion.
7. If the Offer is transferred from the client receiving the Offer ("**Transferor**") to another person ("**Transferee**") the Transferee must present the birthday promotional material sent by the Bank no later than the last day in the birthday month of the Transferor recorded on the Bank's system. In the event of a transfer of the Offer the Transferee must comply with the terms and condition of the Offer as if the Offer was made to him/her from the Bank in order to receive any of the prizes.
8. Each client agrees to provide the Bank with a valid email address to receive all or part of the Offer (e.g. Amazon Voucher).
9. All eligible loan and credit card product applications are subject to full CIBC FirstCaribbean adjudication and approval policies including but not limited to full credit checks.
10. A client's loan product must be disbursed in full in order to be entitled to the Offer.
11. A client's credit card must be activated and in good standing to be entitled to the Offer.
12. All other fees and charges will continue to apply as per standard CIBC FirstCaribbean schedule of charges then in effect.
13. Each client will be asked to agree to be bound by the terms and conditions set out in this document and/or any other requirements set out in the Promotion Material.
14. Participating in the Offer signifies acceptance of these terms and conditions outlined.
15. The Birthday Promotion is subject to all applicable laws, regulations and policies in each territory CIBC FirstCaribbean operates.
16. The Bank will not be liable for any damaged, defaced, altered, lost or stolen prizes which form all or part of the Offer.
17. Each client agrees to indemnify, defend and hold harmless the Bank from and against any and or all losses or damages suffered or incurred by any of them directly or indirectly arising from or in connection with the Birthday Promotion.