Dear Valued Cardholder,

3rd Notification.



As a follow-up to our communication advising of the upcoming change to your existing rewards programme, CIBC FirstCaribbean Rewards, please note that you were enrolled in the CIBC FirstCaribbean My Rewards Programme from 15 March, 2021.

As a bizline cardholder, you now have the ability to shop using your points in addition to using your points for travel, hotels and car rentals.

You can use your points to shop directly online at your favourite retailers. CIBC FirstCaribbean My Rewards app is available for download from the Google Play or iOS store. After you download the app please follow the prompts and complete the registration process. Once you have registered and signed in you will be presented with a points card which carries a card number and other information which will be useful as you start to shop online. Add this number to Google Pay, Apple Pay, Samsung Pay or any other e-wallet and use your mobile phone to shop using contactless technology.

We hope that you have seen our previous messages to you regarding this change, however, as a reminder, please take note of the following:

1. A unique Email Address is required for each credit card enrolled

- To facilitate enrolment in the enhanced rewards program, we have used the email address currently recorded on
 your credit card account. If we are unable to identify an email address on your credit card account, an alternate
 email address linked to your account found on our other banking platforms may be used. Should you wish to
 add or update the email address linked to your credit card, please feel free to do so at any time by contacting
 our Customer Care and Sales Centre at 1866 743-2257. You may select an administrator who will manage the
 account and administer redemptions on the company's behalf.
- 2. Your points will now expire 36 months after they are earned, instead of 60 months.
- 3. On demand and automatic Cash Back options are no longer available. Instead you will be able to use your points for travel options and purchases via a digital rewards card on the CIBC FirstCaribbean My Rewards App online or via e-wallets in store where available.

Please review the program's **Terms and Conditions** posted at cibcfcib.com and on the My Rewards website cibcfcibredeem.com along with the frequently asked questions.

Sincerely,

Fennifer Fuller

Jennifer Fuller Associate Director, Cards Issuing Sales and Portfolio Management





cibcfcib.com 1-866-743-2257



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