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 Cash Back cardholder, you will now be able to get cash back every day with access to your points to shop at your favourite retailer locally or around the globe.

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, Amazon or any other e-wallet and use your mobile phone to shop using contactless technology.

Your points can also now be used for travel. Book a flight, hotel, or car rental using your accumulated points. If you don't have enough points to fully fund your trip, you can use your available balance on your credit card together with your points to fund your purchase.

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 one of your other accounts with us 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.

 If you have multiple credit cards you will need to add a separate email address for each card. Your credit cards will not be merged automatically.

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





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