

## Dear Valued Client of CIBC FirstCaribbean, CIBC Bank & Trust (Cayman) Limited and CIBC Trust Company (Bahamas)

Following our CEO's message to you earlier this week, we'd like to update you on our continuing response to the COVID-19 pandemic.

We continue to monitor the situation in the Caribbean and are complying with the guidance of the local governments in all the countries in which we operate. We are communicating with our staff regularly, both to provide them with information on how to protect themselves and to communicate any operational changes that will help us to continue to provide you with service safely.

In an effort to curb the spread of COVID-19 through "social distancing" we have implemented a work-from-home strategy for certain functions across the bank. This includes some members of our teams who serve our Wealth and Corporate Clients. Although we do not expect any interruption in the level of service you receive, there may be some delays in responses as we adjust to our new working environment, but we assure you that our teams are there to action your service requests as swiftly and as smoothly as possible.

Additionally, special loan financing and other concessions will be offered to eligible clients who request assistance:

- Up to six (6) months payment moratoriums on existing loans and mortgages.
- Temporary revolving or working capital financing options for our Corporate Banking and Business Banking clients.

If you wish to take advantage of this programme, please contact your Relationship Manager to discuss.

We'd like to remind you of some of the ways you can minimize your own contact with large concentrations of people while accessing our services. You can reduce your need to visit a branch by using our digital and online channels whenever possible. You can use these services to do your banking anywhere, and at any time, to make transfers, pay your bills and perform transactions between accounts. You may also wish to consider other forms of electronic payment, including Point-of-Sale machines. Also, you can bank online or by telephone by contacting our Call Center.

Finally, we wish to remind you that we are in partnership with you for the long haul; we stand ready to assist you to get through this period of challenge and thank you for your continued confidence in CIBC FirstCaribbean.

**Dan Wright**  
Managing Director,  
Wealth Management

**Pim van der Burg**  
Managing Director,  
Corporate & Investment Banking

