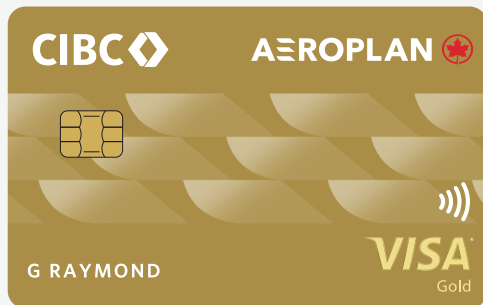




Welcome to your CIBC Aerogold[®] Visa[®] Card



CIBC Aerogold[®] Visa^{*} Card

Accelerated rewards. Enhanced benefits.

Welcome to a credit card designed with your lifestyle in mind

Your **CIBC Aerogold Visa Card** delivers the great benefits you've grown to trust.

From inclusive travel experiences and luxury hotel stays to great dining opportunities, comprehensive insurances and more, you can expect perks at every turn, along with the advantage of complimentary insurance.



Your guide to getting started

1. Activate your card through CIBC Online Banking® or CIBC Mobile Banking®, or by calling CIBC at [1 800 465-4653](tel:18004654653) (Canada and the US) or [514 861-4653](tel:5148614653) (from elsewhere). If your card is a replacement from another product, you can also activate by making a purchase with your existing PIN.
2. Register for Online Banking and download the CIBC Mobile Banking App to help stay on top of your spending. Learn more at cibc.com/howtoregister.
3. Pay with a touch by adding your CIBC Aerogold Visa Card to your mobile wallet. Learn more at cibc.com/ways-to-pay.
4. Complete your online profile at aircanada.com/aeroplan to check your Aeroplan® points balance, book your travel, review Aeroplan transactions, access relevant offers, plus manage your rewards all in one convenient place!
5. Remove the Contact Card from the back pocket of this Benefits Guide and pop it into your wallet for easy reference when you're on the go.

Accelerate your earning

- Earn 1.5 Aeroplan points per \$1 spent on eligible grocery, gas, electric vehicle charging and drugstore purchases¹
- Earn 1 Aeroplan point per \$1 spent on all other purchases¹
- Earn Aeroplan points twice when you pay with your CIBC Aerogold Visa Card and provide your Aeroplan number at more than 150 Aeroplan partner brands and over 170 online retailers through the Aeroplan eStore²

Add authorized users

You can receive up to 3 additional cards. Give them to your spouse, other family members, or anyone you wish to help maximize the opportunities to earn Aeroplan points. An incremental fee applies to each additional card.

Earn Aeroplan points with regularly recurring bill payments

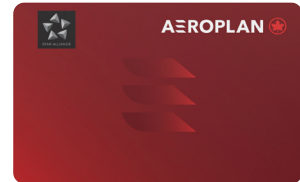
Schedule automatic payments on your account for cable, telephone, streaming services and other recurring bills through participating merchants to save time, avoid late fees and earn Aeroplan points.

Your Aeroplan points will not expire

Aeroplan points will not expire as long as the primary cardholder continues to hold a CIBC Aerogold Visa Card, so they're available whenever you're ready to use them.³



+





Elevate your travel with Aeroplan Elite™ Status

Loyalty deserves to be rewarded. That's why with the Aeroplan program, the most loyal members enjoy an even better travel experience when they fly more frequently with Air Canada®. This includes booking advantages, premium services at the airport, and choices for upgrades.

To learn more, aircanada.com/elite.

Get the benefit of a better travel experience

100% Air Canada seat availability

Every Air Canada seat available for purchase is also available for Aeroplan points—no restrictions. Choose flights to over 200 destinations on Air Canada, and more than 1,300 destinations available through airline partners.⁴

Aeroplan Family Sharing

With Aeroplan Family Sharing, combine points with other Aeroplan members in your household to redeem your next flight reward sooner.⁵

No cash surcharges

No cash surcharges on any Air Canada flight you book with Aeroplan points.⁶

Flight rewards, paid your way

Pay for Aeroplan flight rewards the way you want, with the flexibility to pay for part of your trip with Aeroplan points, and part with cash. You can also use points to cover carrier surcharges and third-party charges (such as taxes and airport fees).⁷

Visit aircanada.com/aeroplan to learn more about these benefits.



Rewards that go beyond flights

Redeem for your perfect escape, including car rentals and hotel stays, and complete vacation packages like cruises and all-inclusive resort getaways. You can also redeem for a wide variety of gift cards (including Air Canada) and brand name merchandise such as luggage, electronics, home and garden products, Air Canada Maple Leaf Lounge™ passes, jewellery, tools and much more!

Visit aircanada.com/redeem to learn more about redemption opportunities.

Take advantage of special discounts

Save on car rentals

Receive car rental discounts of up to 25% at participating Avis® and Budget® locations worldwide when you pay with your CIBC Aerogold Visa Card.⁸

To access these discounts, call Avis Worldwide Reservations at 1 800 879-2847 and quote Avis Worldwide Discount (AWD) #C277500, or call Budget Reservations at 1 800 268-8900 and quote Budget Corporate Discount (BCD) #A748700.

Save on gas with CIBC and Journie Rewards

Link and use your eligible CIBC card with Journie Rewards to automatically save up to 10 cents per litre⁹ at participating Chevron, Ultramar and Pioneer gas stations¹⁰.

Visit cibc.com/journie to get started.



Manage your spending

CIBC Pace It™

Some purchases just can't wait. Pay for large purchases (like your next trip) with CIBC Pace It, offering flexible Installment Plans available at lower interest rates over a term you choose. No credit checks or approvals required.¹¹

Learn more at [cibc.com/paceit](https://www.cibc.com/paceit).

CIBC Insights

Use the Insights feature in the CIBC Mobile Banking App to get tailored tips based on your credit card and deposit account activity to help you manage your day-to-day spending.

Track expenses: monitor where and how much you spend and set spending limits for different categories or merchants.

Avoid surprises: if a recurring payment on your credit card increases (e.g. phone bill or gym membership), we'll let you know so you can stay on top of your expenses.

Manage my card

For more information visit [cibc.com/managemycard](https://www.cibc.com/managemycard).

CIBC offers a number of features to manage your credit card digitally. Simply sign in to CIBC Online or Mobile Banking to get started. CIBC offers on-the-go banking 24/7 with our award winning CIBC Mobile Banking App for iPhone®, iPad® and Android™. Set up your mobile wallet for even more convenient ways to pay, with the same rewards, security and protections as your physical cards.

Activate card

Just received your card and ready to use it? Easily activate a new or replacement credit card online at any time.

Lock and unlock card

Misplacing your credit card is stressful. With the Lock and Unlock feature, you can instantly lock your credit card with a few quick taps and unlock it with ease when you find it.

Replace lost, stolen or damaged card

If your card is lost, stolen or damaged, you can request a replacement card digitally in a few simple steps.


Credit card transaction alerts

Receive alerts in real-time whenever a transaction occurs on your card, or specify a dollar threshold over which to be notified.



Ways to pay


For more information visit [cibc.com/ways-to-pay](https://www.cibc.com/ways-to-pay).


Contactless and Mobile Wallet

Simply pay by tapping your card or eligible smartphone anywhere you see the  symbol on a merchant terminal.^{1,2} Add your eligible CIBC card to a supported mobile wallet on your phone to make secure purchases in store, in app or online. Plus, in the event your card is lost or stolen, you get access to your new credit card in your mobile wallet right away while you wait for a replacement card.

Click to Pay⁺

Your card can be used to click to pay with —an easier and more secure way to pay online. When you click to pay with  for online purchases, you don't need to enter 16-digit card numbers, look up passwords or fill out forms.

Enjoy easy, smart and secure online checkout with Click to Pay. Just look for this icon  when you check out at your favourite participating online retailers. You can sign up for Click to Pay:

1. At merchants that display this icon 
2. On Visa's Click to Pay enrollment page

Bank your way

Authorized User Spending Limits at no additional charge

If you have assigned any authorized users to your account, you can easily set monthly spending limits for purchases and cash withdrawals on those cards. As the primary cardholder, you're able to monitor their spending activity via CIBC Online or Mobile Banking and contact us at any time to change their limits.¹³

Visit [cibc.com/spendinglimits](https://www.cibc.com/spendinglimits) for more information.

Free personalized Convenience Cheques

Transfer higher-rate balances, consolidate bills, pay off non-CIBC credit cards, or make purchases in places that don't otherwise accept credit cards. Use Convenience Cheques just like any other personal cheque made out to a person or business. The total cheque amount will appear on your statement.¹⁴

Emergency card replacement and up to \$5,000 in emergency cash advances

If you're travelling and your card is lost or stolen, or if you suspect someone is using your card or card number, contact CIBC at [1 800 663-4575](tel:18006634575) as soon as possible. You will have access to an emergency card replacement and up to \$5,000 in emergency cash advances.¹⁵

Access to cash advances

Cardholders can access up to \$1,000 daily in cash advances, subject to your available credit and available cash, at any CIBC ATM or any of the nearly one million ATMs displaying the Visa, *Interac*® or Plus* System symbols. All you need is your card and your PIN.^{15,16}

CIBC Global Money Transfer™

Send money abroad with the CIBC Global Money Transfer service.¹⁷ There are no transaction fees and you won't incur interest charges as long as you pay your Balance by the payment due date.¹⁸

Use your mobile device, sign on to CIBC Online Banking on your computer or visit a CIBC Banking Centre to send money at competitive exchange rates. It's easy and secure, and the money will arrive in as little as one business day.¹⁷

Relax with insurances that help protect you when you shop and travel

Your CIBC Aerogold Visa Card comes with insurance benefits to help protect you and your family while travelling.¹⁹ The information provided in this section is intended as general information only. Please refer to the enclosed Insurance Certificates for the specific terms of your coverage, including the benefits, eligibility conditions, limitations and exclusions.

For emergency assistance, claims, or pre-trip planning information, visit cibccentre.rsagroup.ca or call 1 866 363-3338 in Canada and the US From all other locations, including Mexico, call collect at 905 403-3338.

Insurance	What is covered	Excess insurance [†]	Who is covered
Flight Delay and Baggage	Charge your scheduled flight to your CIBC Aerogold Visa Card and receive coverage up to \$500 (CAD) for all insured persons combined for reasonable living expenses such as meals and accommodations, up to \$100 (CAD) for ground transportation and up to \$100 (CAD) for entertainment expenses when your flight is delayed for more than 4 hours. Your insurance also includes up to \$500 (CAD) per insured person (maximum of \$1,000 (CAD) for all insured persons combined) for emergency purchases of necessary clothing and toiletries when your baggage on your outbound trip is delayed by an airline for more than 6 hours. Purchases may be made during a baggage delay period but must be made within 4 days of occurrence. Plus, your insurance includes up to \$500 (CAD) per insured person (maximum of \$1,000 (CAD) for all insured persons combined) for loss, theft or damage of your checked baggage. Refer to your Insurance Certificate for details.	Yes	Primary cardholder , primary cardholder's spouse and dependent children, authorized user , authorized user's spouse and dependent children

Insurance	What is covered	Excess insurance [†]	Who is covered
Car Rental Collision/Loss Damage	<p>Simply charge the full cost of your car rental to your CIBC Aerogold Visa Card and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You can be protected by Car Rental Collision/Loss Damage Insurance up to the actual cash value of the rental vehicle, provided the value of the rental vehicle, in its model year, does not exceed the Manufacturer's Suggested Retail Price (MSRP) of \$65,000 (CAD) and all other conditions of coverage are met. Refer to your Insurance Certificate for details.</p>	<p>No</p>	<p>Primary cardholder and authorized user</p>
Purchase Security & Extended Protection	<p>Most new items of personal property you purchase with your CIBC Aerogold Visa Card can be replaced or repaired or you can be reimbursed if they are lost, stolen, or damaged within 90 days of purchase. Plus, with Extended Protection Insurance, you can double the period of the original manufacturer's warranty up to 1 additional year on most purchases. Refer to your Insurance Certificate for details.</p>	<p>Yes</p>	<p>Primary cardholder and authorized user</p>
Common Carrier Accident	<p>Whenever you travel by plane, ferry, train, or bus and charge your fare to your CIBC Aerogold Visa Card, you as the primary cardholder, your spouse and dependent children can be protected with up to \$500,000 (CAD) Common Carrier Accident Insurance. Refer to your Insurance Certificate for details.</p>	<p>No</p>	<p>Primary cardholder, primary cardholder's spouse and dependent children</p>

[†] Excess insurances means all other sources of recovery, indemnity or insurance coverage must be exhausted before these insurances pay any benefits to you.



Important contact information

CIBC cibc.com

Air Canada aircanada.com/contactus

CIBC Credit Card Services

Canada & US [1 800 465-4653](tel:18004654653)

Elsewhere* [514 861-4653](tel:5148614653)



Telecommunications Device for the Deaf (TDD) North America [1 877 331-3338](tel:18773313338)

CIBC Lost or Stolen Card Replacement

Submit a request on CIBC Online or Mobile Banking or call: Canada & US ... [1 800 663-4575](tel:18006634575)

Elsewhere* [514 861-9898](tel:5148619898)

Visa Lost or Stolen Card Replacement and Emergency Assistance (outside Canada)

US [1 800 VISA-911](tel:1800VISA911)

Elsewhere* [303 967-1096](tel:3039671096)

CIBC Travel Insurance Assistance

Royal & Sun Alliance Insurance Company of Canada cibccentre.rsagroup.ca

Canada & US [1 866 363-3338](tel:18663633338)

Elsewhere* [905 403-3338](tel:9054033338)

Car Rental

Avis Worldwide Reservations—
AWD #C277500 [1 800 879-2847](tel:18008792847)

Budget Reservations—
BCD #A748700 [1 800 268-8900](tel:18002688900)

Aeroplan Contact Centres aircanada.com/aeroplan

If you have questions about Aeroplan, call between 7am and midnight (EST) 7 days a week

Canada, US, Antigua, the Bahamas, Barbados, Bermuda, the Cayman Islands, Jamaica & Trinidad [1 800 361-5373](tel:18003615373)

Hong Kong [852 2521-2138](tel:85225212138)

UK [0871 220-7777](tel:08712207777)

Montreal & all other areas [514 395-0300](tel:5143950300)

Air Canada Customer Service

24 hours a day, 7 days a week

Canada & US [1 888 247-2262](tel:18882472262)

You'll find many of these contact details on a wallet card on the back pocket of this guide.

* Call collect.

Important Privacy Information[±]

In order to receive the above benefits and features of your new **CIBC Aerogold Visa Card** and the enhanced Aeroplan program, CIBC will share certain information (including credit card transactions) with Aeroplan and Air Canada for the purposes of marketing and promoting the Aeroplan program, Air Canada, its travel-related affiliates and Aeroplan partners.

Privacy Statement

[±] By using your card on or after November 8, 2020, you are consenting to the following: **Information we collect and share:** We share certain personal details from your credit card application with Aeroplan Inc. ("Aeroplan") and Air Canada, who own and operate the Aeroplan Program: Name, Mailing address, Phone number, Email, Language preference, Date of birth, Aeroplan membership number, if you've provided it. If your application is approved, we share certain credit card transaction details on your Account with Aeroplan and Air Canada: Merchant name, Address, Transaction date, Amount, Whether you or an authorized user made the transaction. **How Aeroplan and Air Canada use the information:** We share this information so you can get the Aeroplan Program benefits and features and so Aeroplan and Air Canada can administer the Aeroplan Program. Aeroplan and Air Canada may use this information as described in their privacy policies: (i) They may use this information to share targeted offers to market and promote the Aeroplan Program. This includes encouraging you to collect points and spend with Aeroplan, Air Canada or Aeroplan Program partners; (ii) They may share your contact information, interests, preferences and insights about your purchasing and travel patterns with Air Canada's airline and travel-related affiliates. Air Canada airline and affiliates may use this information to market and promote their own products and services, like to tailor travel-related offers you might be interested in. You can withdraw your consent at any time; (iii) With your consent, they may share your contact information, interests, preferences and insights about your purchasing patterns with Aeroplan Program partners. Their partners may use this information to market and promote their own products and services, like to tailor offers you might be interested in. You can withdraw your consent at any time; (iv) They may remove personal information about you to collect anonymous data. They may use this for internal reports and analytics, and to market and improve their products, services and the Aeroplan Program. They may share this anonymous data, or reports based on that information, with Air Canada's airline and travel-related affiliates or other Aeroplan Program partners who may use it in the same ways. **How we use the information we receive from Aeroplan:** If your application is approved, CIBC will get your Aeroplan Program transactions and related information — like your Aeroplan Miles accumulation, balance or redemptions, your Aeroplan status and your use of Aeroplan Program benefits — from Aeroplan. We may use this information to share offers about CIBC's Aeroplan cards with you and as described in our privacy policy. We may remove personal details about you and use this anonymous data in several ways: For internal reports and analytics; To market and improve the Aeroplan Program and its products and services; Share it with CIBC affiliates and partners that may use it in the same ways. For more information, please review the CIBC Aeroplan Program Privacy Statement available at cibc.com/aeroplanprivacy, which may be updated from time to time. For more information about how Aeroplan and Air Canada may collect, use or share your information or to learn about the choices you may exercise with respect to Aeroplan and Air Canada's handling of your personal information, contact Aeroplan or review their online privacy policy at aircanada.com/aeroplan-privacypolicy.

Terms and conditions

- ¹ Aeroplan points are earned on card purchases less returns, and not on cash advances, CIBC Global Money Transfers, interest, fees, balance transfers, payments or Convenience Cheques. Earn bonus rate of 1.5 Aeroplan points on each \$1.00 in purchases (net of and/or less returns) at merchants that are classified in the Visa network as grocery stores, service stations/automated gas dispensers, electric vehicle charging with a merchant category code of MCC 5552 or drugstores. Bonus Aeroplan points offer is only available on the first \$80,000 in net annual card purchases on your account (meaning all card purchases by all cardholders, at any type of merchant); after which, Aeroplan points are earned at the regular rate on net card purchases. The \$80,000 limit will reset to zero on the day after your December statement is printed. Terms, conditions and eligible merchant categories may change at any time without notice. Aeroplan points will be awarded only if the CIBC Aerogold Visa Card account is in Good Standing on each monthly statement date (otherwise Aeroplan points earned in the monthly period are cancelled). Aeroplan partners, rules and regulations are subject to change without notice; please refer to aeroplan.com.
- ² CIBC is not responsible for any Aeroplan points earned under this “earn points twice” feature of the Aeroplan program when the Aeroplan number is provided. Visit aircanada.com/aeroplan-termsandconditions for the full terms and conditions of the Aeroplan program.
- ³ When you keep your CIBC Aeroplan Credit Card in Good Standing, your Aeroplan account automatically stays active and your points will not expire. For more information on Aeroplan’s inactivity policy, please visit aircanada.com/aeroplan-inactivitypolicy for more details.
- ⁴ Subject to availability. If there is a seat available for purchase in cash, it will be available in points. There are no blackout periods. Number of destinations based on the published 2019 route network of Air Canada and its airline partners.
- ⁵ Aeroplan Family Sharing conditions apply and can be reviewed at aircanada.com/aeroplan-termsandconditions.
- ⁶ Learn more at aircanada.com/aeroplan.
- ⁷ Use of Aeroplan points to cover taxes, fees, charges, and carrier surcharges associated with a flight reward booking (“Taxes, Fees, and Surcharges”) is in addition to the Aeroplan points required to redeem for an Aeroplan flight reward. Point levels required for the redemption of Taxes, Fees, and Surcharges may change without notice. Conditions, limitations, and exclusions apply when using Aeroplan points to cover applicable Taxes, Fees, and Surcharges. For full details please visit aircanada.com/aeroplan-termsandconditions.
- ⁸ Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only.
- ⁹ You will save three cents (\$0.03) per litre at the time of your purchase if you present your Journie Rewards card or app and use your linked CIBC card to pay. Available at participating locations on any grade of gasoline or diesel up to 100 litres per transaction. To get the discount, you must be enrolled in and use CIBC Online Banking or the CIBC Mobile Banking App to link your eligible CIBC card(s) to Journie Rewards. Card linking may take up to two (2) business days. To participate in this offer, you must have a CIBC debit card or personal credit card issued by CIBC. All Simplii cards are excluded. Please see cibc.com/journie for full program terms and conditions. Once your Journie Rewards account has reached three hundred (300) Journie Points, you will automatically save an additional seven cents (\$0.07) per litre on your next fuel purchase transaction made within 30 days, up to a maximum of 100 litres. Once you pass 300 points, your balance will reset and start counting toward 300 points and your next seven cents (\$0.07) fuel discount. See journie.ca for more details.
- ¹⁰ Participating locations include select retail Chevron, Pioneer or Ultramar branded gas stations in Canada. For a full list of participating stations, visit journie.ca/destinations.
- ¹¹ CIBC Pace It Installment Plans allow eligible cardholders to convert eligible card transaction(s) to monthly installment payments (including interest) over a fixed period of time. When you create an Installment Plan you will have the ability to choose the payment term (in months) with a corresponding annual interest rate. Once you accept the Installment Plan Terms and Conditions and the Installment Plan is created, you can cancel it at any time but you cannot change it. CIBC Pace It Installment Plans are only available: (a) on Accounts in Good Standing; and (b) for certain eligible accounts, and eligible transactions. For complete Terms and Conditions, visit cibc.com/paceit.
- ¹² Subject to merchant transaction limits.
- ¹³ The primary cardholder may assign and change the Authorized User Spending Limits on the credit card account for any authorized user(s) by contacting CIBC. CIBC may make adjustments to the spending limits any time following a decrease in the credit limit or cash limit of the card. The spending limits for authorized users will be subject to the overall credit limit and cash limit on the credit card account, so the funds available to an authorized user may be less than the spending limit set. An Authorized User Spending Limit will reset monthly, or earlier if requested by the primary cardholder or if a payment on the credit card account is made by the applicable authorized user. “Cash” refers to cash advances, Convenience Cheques and balance transfers.

- ¹⁴ Personalized CIBC Convenience Cheques can be ordered by calling a CIBC Card Services Representative. Convenience Cheques are subject to your available credit and available cash and bear interest from the date they are posted to your credit card account. Convenience Cheques do not earn Aeroplan points.
- ¹⁵ Cash advances do not earn Aeroplan points. They bear interest from the date they are taken from your credit card account and are subject to available credit and available cash.
- ¹⁶ All cardholders (primary and authorized users) on the account will receive a PIN.
- ¹⁷ CIBC foreign exchange rates apply. Only primary cardholders can use their eligible credit card account to pay for CIBC Global Money Transfer service. Most CIBC Global Money Transfers are completed within 1-3 business days.
- ¹⁸ CIBC does not charge interest on Global Money Transfers appearing on your statement if we receive full payment of the Amount Due (or for Global Money Transfers that have been converted to an Installment Plan during that statement period, if we receive payment in full of the Balance) by the payment due date for that statement. Capitalized terms in this footnote have the meanings set out in the CIBC Cardholder Agreement.
- ¹⁹ Insurance coverage(s) included with CIBC credit cards is underwritten by Royal & Sun Alliance Insurance Company of Canada. You may contact the insurer at 1 866 363-3338 in Canada and the US or collect from elsewhere at 905 403-3338 or visit cibccentre.rsagroup.ca. Different cards may have different coverage(s). To learn about which coverage(s) are included with a specific card, and important information regarding coverage eligibility requirements, benefits, limitations, and exclusions, see cibc.com/ca/credit-card/agreements-insurance.html and the Insurance Certificate(s) in your card package. Some insurance coverage(s) require purchase(s), car rentals, common carrier fares, and other trip costs to be charged to the card to activate coverage (other conditions may also apply). Car Rental Collision/Loss Damage Insurance (CLDI) is available for a rental period of up to 48 days for rental cars with an MSRP of up to \$65,000 CAD. The full cost of the rental must be charged to the card and the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW) must be declined. CLDI provides coverage up to the actual cash value (ACV) of the rental vehicle as defined in your Insurance Certificate. Note that some rental agencies may assess their damages at an amount greater than the ACV of the rental vehicle and you may be liable to them for the difference. Before declining the rental agency's CDW or LDW, you should read carefully and compare the terms of the rental agreement, the CLDI Insurance Certificate in your card package and any other insurance you own to decide which coverage best meets your protection needs. Certain coverage(s) are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available).

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Android™ is a trademark of Google Inc.

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Budget® is a registered trademark licensed to Budgetcar Inc. for use in Canada.

™ All of Journie Rewards trademarks are owned by Parkland Corporation.

™ All of Pioneer's trademarks are owned by Parkland Corporation.

™ Ultramar is a registered trademark of Valero Energy Inc., used under license.

CHEVRON is a registered trademark of Chevron Intellectual Property LLC, used under license.

* The Click to Pay icon is a trademark owned by and used with permission of EMVCo, LLC.

Interac® is a registered trademark of Interac Corp. Used under license.

For Air Canada and Aeroplan trademark ownership details see cibc.com/aeroplantrademarks.

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