



Welcome to your CIBC Dividend[®] Visa Infinite^{*} Card



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Earning cash back doesn't get much simpler than this

Thanks for choosing the **CIBC Dividend Visa Infinite Card**. You're now ready to earn cash back on all your everyday purchases.

Take a few minutes to review this guide and familiarize yourself with the card's features. We'll outline the smartest ways to maximize your cash back rewards, the other benefits that come with being a cardholder, and what to do if you ever run into challenges.



How to earn cash back rewards

Earning cash back rewards with the **CIBC Dividend Visa Infinite Card** is simple.

4% cash back

on eligible:



Gas purchases¹

2% cash back

on eligible:



Dining purchases¹

1% cash back



On all other purchases¹



Electric vehicle charging purchases¹



Transportation purchases¹



Grocery purchases¹



Recurring payments¹

Tips to maximize your cash back rewards

- **Shift your debit card spending** over to your credit card (as long as you pay your balance in full each month, you will pay no interest charges for credit purchases).
- **Consolidate spending** from other credit cards onto your new cash back card, and watch your cash back grow.
- **Set up pre-authorized monthly payments** (such as your mobile phone or internet bills) on your cash back credit card, and earn automatically each month.
- **Use additional cards** for family members or anyone else you wish. You can request up to 3 additional cards on your account, earning you additional cash back rewards.

How much cash back can you earn?

To get a better idea, here's an example below:

Charge to credit card	Monthly spend	Cash back rate	Annual cash back earned
Groceries for the family (on eligible purchases)	\$600	4%	\$288
Gas or EV charging for one vehicle (on eligible purchases)	\$200	4%	\$96
Transportation purchases (on eligible public transit, rideshare)	\$150	2%	\$36
Dining purchases (on eligible eats and drinks)	\$150	2%	\$36
Recurring payments (on eligible subscriptions, cell phone bill, streaming services, etc.)	\$100	2%	\$24
All other credit card purchases	\$1,500	1%	\$180
Average monthly spend =	\$2,700		
Annual cash back received =			\$660

Example is for illustration purposes only. As a cardholder, your cash back reward may differ.

How to redeem your cash back

On Demand Redemption: You can redeem your cash back anytime you have a minimum cash back balance of \$25 by logging in to CIBC Online Banking® or through the CIBC Mobile Banking® App or by calling us at 1 800 465-4653.

Or, wait and receive an annual credit to your January statement for any cash back that hasn't been redeemed by your December statement.² Best of all—there's no limit on the total amount of cash back you can earn.^{1,2}

Redeem cash back


Cash back balance: \$660.00

How much do you want to redeem? (Minimum \$25)

Send me a confirmation email about my cash back redemption.

I have read and agree to the On Demand Redemption [Terms and Conditions](#).

i Your cash back balance will update immediately. It may take up to 5 days for the credit to be applied to your account.



Example is for illustration purposes only. As a cardholder, your cash back reward may differ.

Insurance and benefits³

Your card comes with insurances to help protect you when you shop and travel. The information provided in this section is intended as general information only. Please refer to the enclosed Insurance Certificate for the specific terms of your coverage, including the benefits, eligibility conditions, limitations and exclusions.

Insurance	What is covered	Excess insurance [†]
Out-of-Province Emergency Travel Medical Insurance³	<p>You, your spouse and your dependent children can be insured for eligible emergency medical expenses for up to \$5 million per insured person whenever you leave your province or territory of permanent residence for the first 10 days of a trip if the insured person is age 64 or under—you don't even have to charge your trip to the card.</p> <p>The cardholder must call Global Excel Management Inc. prior to receiving treatment, otherwise your claim may not be covered. A pre-existing exclusion applies to medical conditions and/or symptoms that existed prior to your trip. Refer to your Insurance Certificate for details.</p>	<p>Yes</p>
Mobile Device Insurance³	<p>Repair or replacement coverage up to \$1,000 for your personal mobile device such as your cell phone, smartphone or tablet in the event of loss, theft or accidental damage (drops, cracks or spills) for up to two years following purchase. To have coverage:</p> <ul style="list-style-type: none"> ▪ If you purchase your mobile device in full with your CIBC Dividend Visa Infinite Card, you must activate that device with a Canadian wireless service provider, if the mobile device is equipped with cellular data technology or; ▪ If you finance a portion of your mobile device through a Canadian wireless service provider's installment plan, you must charge your wireless service provider's installment plan bill payments (including any upfront amounts) to your CIBC Dividend Visa Infinite Card or; ▪ If you fully finance your mobile device through a Canadian wireless service provider's installment plan, you must charge your wireless service provider's installment plan bill payments to your CIBC Dividend Visa Infinite Card. <p>Please refer to your Insurance Certificate for details such as required deductible and depreciation calculation information, as well as eligibility conditions, policy limitations and exclusions.</p>	<p>Yes</p>

Insurance	What is covered	Excess insurance [†]
Car Rental Collision/Loss Damage Insurance³	When you charge the full cost of your car rental to your CIBC Dividend Visa Infinite Card and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW), you can be covered 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 and all other conditions of coverage are met—refer to your Insurance Certificate for details.	No
Purchase Security & Extended Protection Insurance³	Most new items of personal property you purchase with your card can be replaced, 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 one additional year on most purchases.	Yes
Common Carrier Accident Insurance³	Whenever you travel by plane, ferry, train or bus, charge your fare to your CIBC Dividend Visa Infinite Card and you, as the primary cardholder, and your spouse and dependent children can be automatically covered with up to \$500,000 Common Carrier Accident Insurance.	No

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

Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada**. For information, or to make a claim under any of the insurance coverages listed above, please visit cibccentre.rsagroup.ca or call toll-free [1 866 363-3338](tel:18663633338) (from Canada and continental US, including Hawaii). From all other locations, including Mexico, call collect [905 403-3338](tel:9054033338).

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 litre⁴ at participating **Chevron, Ultramar** and **Pioneer** gas stations⁵. Visit cibc.com/journie to get started.

Car rental discounts

As a CIBC Dividend Visa Infinite cardholder, you can receive valuable car rental discounts at participating locations worldwide when you pay with your CIBC Dividend Visa Infinite Card. Visit cibc.com for further details on participating rental agencies.⁶

Visa Infinite benefits

The Visa Infinite cardholders-only website, at visainfinite.ca, is your exclusive destination for information on concierge services, hotel perks, entertainment benefits, and more—making it one of the most exciting benefits of being a CIBC Dividend Visa Infinite cardholder.

Visa Infinite Concierge

The complimentary Visa Infinite Concierge is on call, 24 hours a day, 7 days a week, to help you get the most from life. Consider the Concierge Service your own personal assistant, able to offer expert advice on everything from travel bookings to restaurant recommendations, and much more.⁷

To contact the Visa Concierge Service, call toll-free at **1 888 853-4458** (from Canada & US) or **1 630 350-4545** (call collect from outside Canada and US)

Dining and Entertainment Benefits⁷

Take advantage of exclusive dining and entertainment experiences with Visa Infinite, including access to the Visa Infinite Dining Series and the Visa Infinite Music Series.

Hotel Benefits⁷

As a CIBC Visa Infinite cardholder, you can enjoy exclusive access to the Visa Infinite Luxury Hotel Collection—a portfolio of over 900 of the world's most intriguing properties hand-selected for Visa Infinite cardholders.

Enjoy a distinctive and unique collection of benefits for an unparalleled experience at any of the Visa Infinite Luxury Hotel Collection properties when you book through the Visa Infinite Concierge at **1 888 853-4458** or online at **visaluxuryhotelcollection.com**.

Sports Benefits⁷

Your Visa Infinite Card is your ticket to exclusive sports experiences.

Manage your spending

CIBC Pace It Installment Plans⁸

When you choose to make a big purchase—whether it's a planned renovation or vacation, or something unexpected like an appliance breakdown—you can use CIBC Pace It. Pace your payments with installment plans at lower interest rates on eligible card purchases over a fixed term. Some restrictions apply. Visit cibc.com/Pacelt to learn more.

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.

Enhanced monthly statement

Track and manage your monthly and year-to-date spending organized in 10 common spend categories on your printed statement.

Spend alerts

Set up alerts through CIBC Online Banking and choose to be notified by phone, email or online message when you've exceeded your customized budget or are nearing your credit limit.⁹

Manage my card

For more information visit cibc.com/managemycard

CIBC offers a number of features to manage your credit card digitally. Modern, convenient and safe—banking on your terms, when and where you want. Simply sign in to CIBC Online or Mobile Banking to get started. Enjoy on-the-go banking with our award-winning CIBC Mobile Banking App for iPhone®, iPad® and Android™.

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. A new card will be sent to you in the mail. If you are an existing mobile wallet user, you will get instant access to your replacement card, in your mobile wallet.

Alerts and security

Credit card transaction alerts allow you to stay on top of your credit card activity and quickly identify unauthorized transactions without having to log in. Receive alerts in real time whenever a transaction occurs on your card. Choose to receive alerts for all transactions or specify a dollar threshold over which to be notified.

Credit report alerts will notify you of key changes to your personal credit report so you're aware of any unusual activity on your credit file.¹⁰

You also have access to other alerts and reminders such as your minimum payment is due and your eStatement is ready. Easily enroll or update your alert preferences via Manage My Alerts on the left navigation panel within CIBC Mobile & Online Banking.

Enhanced transaction details

Easily recognize your credit card transactions by clicking on transactions to see additional merchant details including merchant contact details and address.

Everyday management

Check your account balance, view recent transactions, pay your monthly bill or set up future payments. You can also request a credit limit increase, additional cards, and more.


eStatements offer ease and convenience

With eStatements, view up to 7 years of your credit card statements online and on your mobile device. Save and print your statements any time or download them to use with your personal finance software. Skip the paper trail and reduce clutter in the process.

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.¹¹

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

Instant cash advances

Your CIBC Dividend Visa Infinite Card gives you instant access to up to \$1,000 daily in cash advances, subject to your available credit and your available cash, at any CIBC ATM or any of the nearly one million bank machines displaying the Visa, *Interac*[®] or Plus^{*} System symbols.¹² All you need is your card and your PIN.¹³

Additional cards (authorized users)

You can add up to 3 additional cardholders. Give the additional cards to your spouse, family members or anyone else you wish, and capitalize on more opportunities to earn cash back.

Authorized User Spending Limits:

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.¹⁴

Auto Pay Service

Staying on top of your payments is now even easier. Sign up for CIBC Auto Pay Service—an automatic service that debits your card payment from your chosen bank account. Choose to pay either the Minimum Payment or the Amount Due by the payment due date for each month. Whichever option you choose, keep in mind that if your balance exceeds your credit limit on a statement date, the amount debited from your bank account on the payment due date will include the amount by which your balance exceeded your credit limit.

To request an Auto Pay Service Authorization Form, call 1 800 465-4653

Personalized Convenience Cheques

Use CIBC Convenience Cheques to transfer higher-rate balances, consolidate bills or make purchases in places that don't otherwise accept credit cards. Use them just like any other cheque to a person or business, or to pay off a non-CIBC credit card, and the amount will appear on your statement. Cheques are subject to available credit and available cash and bear interest from the date they are posted to your credit card account.¹⁵

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 as soon as possible. Remember, you can also receive an emergency cash advance of up to \$5,000, subject to your available credit and your available cash, if your card is lost or stolen.¹²

A lost or stolen CIBC Visa Card should be reported immediately by calling 1 800 663-4575 (in Canada and the US) or 514 861-9898 (from elsewhere)

CIBC Global Money Transfer

Send money abroad with the CIBC Global Money Transfer service.¹⁶ There are no transaction fees and you won't incur interest charges as long as you pay your Balance by the payment due date.¹⁷

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.¹⁶

Notes, trademarks and disclaimers

- ¹ Earn 4% cash back on purchases (less returns) at merchants classified by the credit card network as (i) grocery stores and supermarkets or (ii) gas service stations, automated fuel dispensers and electric vehicle charging with a merchant category code of MCC 5552. Earn 2% cash back on purchases (less returns) at merchants classified by the credit card network as (i) local and suburban commuter transportation in Canada including subway, streetcar, taxi, limousine and ride sharing services (excludes merchants that may be classified as travel services or travel bookings such as air transport, car rentals and cruises), (ii) eating places and restaurants, drinking places and fast food restaurants, or (iii) recurring payments that are pre-authorized with a merchant to occur on a regular schedule (e.g. daily, monthly or annually) and classified by the merchant as recurring. All other purchases earn 1% cash back. The 4% and 2% cash back offers are only available on the first \$80,000 in net annual card purchases (meaning all card purchases by all cardholders, at any type of merchant) or \$20,000 on grocery stores, supermarkets, gas service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments on your account, whichever comes first; after that, net card purchases at all merchants, including grocery stores, supermarkets, gas service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments will earn cash back at the regular rate of 1%. The \$80,000 limit and the \$20,000 limit will reset to zero after the day your December statement is printed. Terms, conditions and eligible merchant/merchant categories may change without notice. Cash back is earned on card purchases less returns and not on cash advances, CIBC Global Money Transfers™, interest, fees, balance transfers, payments and regular CIBC Convenience Cheques. Credits for returns made on your account may result in a deduction of cash back at a higher earn rate, even though the return may relate to a purchase that earned cash back at a lower rate.
- ² The cash back is accumulated each month, beginning with the January statement and ending with the December statement. Only Primary Cardholders are permitted to make a cash back redemption. Authorized Users are not eligible to redeem cash back dollars. The Primary Cardholder may redeem cash back at any time during the year provided they have a minimum cash back balance of \$25 at the time the redemption request is made. The minimum cash back redemption amount is \$25. Cash back will be credited to the Primary Cardholder's account within 5 days of the date the redemption request is made. Any cash back amount that is not redeemed by the Primary Cardholder by the last day of the period covered by your December statement will be automatically redeemed, resulting in your cash back balance being reset to zero, and applied as a credit on your next statement, or, in limited circumstances, at such other time as may be permitted by CIBC. CIBC is not required to credit your account with cash back earned during a monthly statement period if your credit card account is not open and in good standing at any time during a monthly statement period. Credit card account must also be open and in good standing at the time the cash back is redeemed.
- ³ Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada**. You may contact the insurer at **1866 363-3338** in Canada and the US or collect from elsewhere at **905 403-3338** or visit cibccentre.rsagroup.ca. Different cards will 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 a 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. Out-of-Province Emergency Travel Medical Insurance (TMI) covers the primary cardholder, their spouse and dependent children for the first 10 days of a trip if the insured person is age 64 or under (for all cards that have TMI coverage, dependent children must be at least 15 days old and under 21 years of age or under 25 years of age if a full-time student, unless they have a permanent physical or mental impairment); TMI may not cover medical procedures performed without pre-approval and may not cover certain pre-existing health/medical conditions. Certain coverages are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available).

- ⁴ 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.
- ⁵ 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.
- ⁶ Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges or base rates only.
- ⁷ Cardholders are responsible for the cost of any goods or services purchased, or arranged on their behalf, by the concierge. This service is provided through Visa Canada.
- ⁸ 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.
- ⁹ Transactions must first be posted to your account before they can trigger a spend alert. It may then take up to 24 hours after a triggering transaction is posted for an alert to be sent.
- ¹⁰ This service is provided by Equifax Canada.
- ¹¹ Subject to merchant transaction limits.
- ¹² Cash advances do not earn cash back. Cash advances bear interest from the date they are taken from your credit card account and are subject to available credit and available cash.
- ¹³ All cardholders (primary and authorized users) on the account will receive a PIN.
- ¹⁴ 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. For full details visit cibc.com/ca/credit-cards/budgeting-spend/spending-limits.html.
- ¹⁵ Personalized CIBC Convenience Cheques can be ordered by calling a CIBC Card Services Representative. CIBC Convenience Cheques do not earn cash back.
- ¹⁶ 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.
- ¹⁷ 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.

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The Contactless Indicator is a trademark of EMVCo, LLC.

iPhone®, iPad® and the Apple logo are trademarks of Apple Inc., registered in the US and other countries.

Android™ is a trademark of Google, Inc.

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

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

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

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We're always here to help

If you have any questions regarding your CIBC Dividend Visa Infinite Card, please contact us at **1800 465-4653**.

