

For more information

 cbc.com

 1 800 465-CIBC (2422)

To report a lost, stolen or misused debit card:

In Canada and U.S. 1 800 465-CIBC (2422)

Elsewhere 1 902 420-CIBC (2422)

For CIBC Advantage Debit Card holders requiring emergency card assistance, you may also call 1 410 581-9994 when travelling outside Canada.



Debit Card

Start banking with ease and peace of mind



Download the app today.



20057998
270A121E 09/21 2327

A world of convenience awaits you

Welcome to everyday banking with CIBC. We're so glad you found a card that works for you! To help you get the most out of your new card's features, we've summed up everything you need to know in this handy booklet, which we recommend you hold onto for future reference.



Please note, all CIBC Convenience Card holders will be issued a CIBC Advantage Debit Card® upon expiry of their CIBC Convenience Card.

Table of contents

Activating and protecting your card	1
Different ways to pay with your card	2
Benefits of the CIBC Advantage Debit Card.....	4
Fees and service agreement.....	6
CIBC Cardholder Banking Service Agreement.....	7

Activating your card

You'll need to activate your card to get started. When you do, the security and protection features of your card will kick in right away. (Learn more about these on page 5.)

• Picking up your card in a banking centre?

Activate it at a CIBC ATM before you leave. If it's a **brand new card**, insert card and enter any 4 digits at PIN entry screen, then follow the on-screen prompts to choose new PIN and confirm. If it's a **replacement card**, insert card and enter current PIN, select "More", then "Change PIN", then follow the prompts.

• Receiving your card by mail?

Activate your card by using it along with your PIN at any CIBC ATM or retail location.

Before your CIBC Debit Card expires, you'll receive a replacement card provided that a) you activated your card at least three months prior to the expiry date; and b) any accounts you have with CIBC are open and remain in good standing. If you have a CIBC Advantage Debit Card and have used it to set up any pre-authorized payments, you'll need to contact the appropriate payees and provide them with your new card details.

If you didn't activate your card prior to the expiry date, you won't receive a replacement card. To request a replacement card with a new expiry date, visit any CIBC banking centre or call CIBC Telephone Banking.

Protecting your card

Once you've activated your new card, protect yourself against fraudulent transactions.

Here's how:

- Keep your card number and your PIN to yourself
- Keep your physical card safe against misuse, damage, or destruction
- Remember, your card can be used without your PIN so don't lend it to anybody and only use it to initiate purchases with trusted retailers

- Monitor your account(s) regularly for unauthorized use
- Comply with the responsibilities outlined in the **CIBC Cardholder Banking Service Agreement** on page 7 of this brochure

Your payment options, at home and abroad

Your card experience will depend on where in the world you shop.

Shopping in Canada?

Some Canadian stores accept **Interac® Debit**. Others accept **Interac Debit** and **Interac Flash®**.

- With **Interac Debit**, you'll insert your card into the payment terminal. Follow the prompts and enter your PIN when asked in order to authorize the transaction.
- With **Interac Flash**, simply tap and hold your card in front of the reader on the payment terminal to make small, everyday purchases. No PIN is required.



Interac Flash is available wherever you see this logo.

Please note, you will automatically activate the **Interac Flash** feature the first time you use your PIN to make an in-store purchase, and it will remain active on any replacement cards you receive in the future. If you ever want to remove this feature from your card, please call 1 800 465-CIBC (2422) or visit your nearest banking centre. Once the feature has been disabled, it will remain disabled on any replacement cards you receive in the future.

Shopping online, by phone, or by mail?

Most Canadian, U.S. and international retailers that accept Visa* also accept Visa Debit. When you're asked what type of card you're using, simply indicate "Visa" or Visa Debit.

You'll be asked to provide the card number and expiry date located either on the front or the back of your card, depending on the card type. For added security, some merchants may ask you to provide the three-digit security code located on the back of your card. If you're asked to provide the cardholder name and no name appears on your card, provide your legal first and last names. If you're asked for your address, provide the address associated with your card, which may or may not be the same as the address you reside at.

A couple of things to note:

1. If a retailer declines a transaction, it is possible that they are not yet set up to accept Visa Debit
2. If a retailer won't accept a card without a name on it, or if you'd simply prefer to have a card with your name on it, you can request one by calling 1 800 465-CIBC (2422) or by visiting your nearest banking centre
3. If using your card to put a hotel reservation or car rental on hold, funds may be debited from your account immediately so that you are, in effect, paying for part of that service ahead of time

Shopping internationally?

Outside of Canada, you can use your card's Visa Debit feature to shop anywhere that accepts Visa¹, whether you're purchasing goods, renting a car, or making a hotel reservation.

- With Visa Debit, you'll either need to swipe your card or insert it into the payment terminal. You'll then need to enter your PIN or provide your signature to authorize the transaction.

Keep in mind that even though your card has the Visa logo on it, it is *not* a credit card. It is a debit card that allows you to make debit purchases funded directly from your bank account at stores that are part of the global Visa network.

Shopping using a mobile wallet

Yes, you read that right! If you want to travel light, leave your wallet at home and use your CIBC Advantage Debit Card with any of these mobile wallets:

- **Apple Pay®** for iPhone®, iPad®, and Apple Watch™
 - in Canada at stores where *Interac* Flash is accepted
 - in-app, and at merchants in the U.S. and internationally who accept Visa Debit
- **Google Pay™** for Android devices in Canada at stores where *Interac* Flash is accepted
- **Samsung Pay®** for compatible Samsung® devices in Canada at stores where *Interac* Flash is accepted

Need to stop a payment?

To cancel a payment on a pre-authorized debit/recurring payment that's associated with your CIBC Advantage Debit Card, you'll need to contact the merchant/biller/payee directly and instruct them to discontinue payments. If you're unable to resolve a stop-payment, CIBC may be able to initiate a dispute with the merchant/biller/payee on your behalf.

Benefits of the CIBC Advantage Debit Card

Access your accounts 24/7, wherever you are

For day-to-day transactions, like fund transfers, bill payments, and cash withdrawals, your CIBC Advantage Debit Card gives you day and night access to your account(s) through CIBC Online Banking, CIBC Mobile Banking, CIBC Telephone Banking, CIBC banking centres and CIBC ATMs.

Withdrawing cash quickly and easily at any CIBC ATM

As a CIBC client, you have access to one of Canada's largest ATM networks. In Canada, you can use any machine displaying the *Interac*® logo. When travelling abroad, look for the Plus logo.



Advanced security and protection features

Your CIBC Advantage Debit Card comes with **Chip Security, Fraud Protection**, and more.

- **Chip Security** enhances the card's already secure magnetic stripe payment system
- **Fraud Protection** removes you from any liability for fraudulent purchases made using your card, provided you meet your responsibilities as outlined in the CIBC Cardholder Banking Service Agreement included in this brochure. CIBC also actively monitors fraud trends and typical debit card activity. If we ever suspect fraudulent activity, we'll notify you right away. You can also help protect yourself by turning on alerts in CIBC Online Banking
- **Visa's Zero Liability Policy** and **Visa Secure** enhance security and protection around transactions made through the Visa network with your CIBC Advantage Debit Card. If you find yourself in a dispute with a retailer, we may be able to work with Visa to help get you a refund

If you ever notice suspicious activity on your account, discover your card to be lost, stolen or misused, or suspect that someone knows your card details, please contact us immediately:

In Canada and the U.S. 1 800 465-CIBC (2422)

Elsewhere 1 902 420-CIBC (2422)

Need emergency card assistance while travelling outside Canada? Call 1 410 581-9994.

Fees and service agreement

Account fees applicable to using your debit card

When you use your CIBC Debit Card for withdrawals and debit purchases, the following fees will apply in addition to the transaction fee (if any) for your type of account:

For withdrawals made at non-CIBC ATMs:

In Canada (<i>Interac</i> network in Canada):	\$2.00 each
In U.S. (Plus and Visa networks [◇]):	\$3.00 each plus 2.5% administration fee ²
Outside of Canada and U.S. (Plus and Visa networks [◇]):	\$5.00 each plus 2.5% administration fee ²

For debit purchases (and returns/credits) made with merchants, and withdrawals made at financial institutions outside Canada with a CIBC Advantage Debit Card:

In U.S. or other foreign currency	Additional 2.5% administration fee ²
--------------------------------------	--

An additional surcharge may be applied to some non-CIBC ATMs and will be added directly to the amount of your withdrawal.

Other fees apply to the operation of your account(s) and are described in the Personal Account Service Fees brochure (available at any CIBC banking centre, by calling **1 800 465-CIBC (2422)**, or by visiting **cibc.com**).

[◇] May include other networks we make available for use outside Canada.

CIBC Cardholder Banking Service Agreement

Any document that refers to the Instant Banking Service Agreement or CIBC Convenience Banking Service Agreement means this Agreement.

1. Application

- (a) This Agreement applies when you use the Cardholder Banking Service.
- (b) This Agreement does not apply to transactions on a Credit Card Account. Those are governed by the Credit Card Agreement. If there is a conflict between this Agreement and the Credit Card Agreement, the Credit Card Agreement will govern to the extent necessary to resolve the conflict.
- (c) Other agreements apply to Cardholder Banking Services depending on the type of services used, including the Personal Account Agreement and the Electronic Access Agreement. You can obtain a current copy of any of the agreements at cibc.com or any CIBC banking centre, or by calling CIBC Telephone Banking.
- (d) Selecting a PIN for a Debit Card or use of the Cardholder Banking Services means that you have received, understood and agreed to this Agreement.

2. Your responsibilities

- (a) **Authorized Transactions:** You are responsible for Transactions authorized by you, including:
 - i) using your Debit Card together with your PIN;
 - ii) giving your Debit Card or some or all of your Debit Card Details to a merchant and indicating your authorization of the Transaction in a manner acceptable to CIBC (whether in person, by Electronic Device, by mail, online, or for the purposes of establishing Transaction(s) directly from your Account);

- iii) using your Debit Card for an *Interac* Flash Transaction;
- iv) using your Credit Card together with your PIN to access an Account; and
- v) authorizing anyone else to do any of the above (i) through (iv).

(b) **PIN Confidentiality:** You will keep your PIN(s) absolutely confidential and never disclose your PIN to anyone. If CIBC sends you a PIN on a document, you will immediately destroy the document. You will memorize your PIN rather than keep any written record of it.

(c) **When you choose a PIN, you agree that you will not use all or any part of any number that can be easily obtained or guessed, such as:**

- your or a relative's name, birth date or telephone number; and
- a number on any of your Debit Cards, Accounts, Credit Cards, or
- ID cards that you keep with or near your Debit Cards

(d) **Safe guarding your Debit Card:** You will keep your Debit Card safe. This means that at a minimum you will:

- sign your Debit Card when you receive it;
- always keep your Debit Card in your possession;
- take reasonable steps to protect your Debit Card from loss, theft or misuse; and
- ensure that the black magnetic stripe and the chip on your Debit Card are protected from damage or unauthorized use.

(e) **Lost or Stolen Debit Card:** You must tell CIBC as soon as possible but no later than 24 hours after you notice or suspect:

- that someone else other than you used your Debit Card or Debit Card Details; or
- your Debit Card is lost, stolen or compromised.

You must change your PIN(s) immediately if you suspect someone else may know your PIN(s).

(f) **Personal Account Agreement:** Your Personal Account Agreement explains your obligation to check your Account activity and tell CIBC about any errors or disputes within the timeframes described.

3. Liability for losses

(a) **Liability:** You are responsible for all losses resulting from:

- i) Transactions that you authorize;
- ii) entry errors you make when using a Cardholder Banking Service;
- iii) fraudulent or worthless deposits to your Account;
- iv) unauthorized use of your Debit Card or Debit Card Details if you contributed to that unauthorized use and/or do not cooperate with us in any investigation; and
- v) failing to remove your Debit Card or Credit Card from an ATM during a deposit Transaction. The Transaction may be canceled and any deposits (including cash) may be ejected by the ATM without credit to your Account.

(b) **Contributing to Unauthorized Use:** Contributing to unauthorized use includes your failure to comply with any of your Responsibilities set out in paragraph 2 of this Agreement or if you fail to remove your Debit Card, Credit Card or money from an ATM or Point of Sale Transaction terminal. We will not hold you liable for amounts withdrawn from your Account in excess of the daily Transaction limits.

(c) **Circumstances Beyond Your Control:** You are not responsible for Losses due to circumstances beyond your control if there was nothing that you reasonably could have done to have prevented the Losses. Here are examples of circumstances beyond your control:

- i) errors caused by CIBC or technical malfunctions;
 - ii) you are the victim of fraud or theft, or are coerced by trickery, force or intimidation and you report the incident promptly and paragraph 3(a)(iv) does not apply;
 - iii) Transactions occur after you contact CIBC to report a lost/stolen or compromised Debit Card, Credit Card or Debit Card Details or your Debit Card or Credit Card has expired or is canceled by CIBC.
- (d) **Extent of Losses:** Losses under paragraph 3(a) are not limited to your Account balance if your Account has overdraft or similar protection or by your credit limit if it is a line of credit Account and Losses will include the amount of any fraudulent or worthless deposits.
- (e) **Additional Forms:** You may be required to sign or provide additional forms before we can confirm that a Transaction is unauthorized. If we later determine that you authorized a Transaction, we may reverse any provisional credit provided to you and you will be liable for the Transaction and any Losses.

4. Account access

- (a) We may impose daily limits, access to deposited funds limits or Transaction limits (including by Transaction type) and we may change any of these at any time, with or without notice to you. Your ability to access funds in your Account is also subject to CIBC's policies and procedures for hold periods on cheques and ATM deposits (including cash deposits).
- (b) If you exceed your credit limit or breach the Credit Card Agreement, you may not be able to use your Credit Card to access Cardholder Banking Services.

5. Replacement and use of your Debit Card

- (a) We may issue you a new Debit Card for any reason, including replacing it with a different card type.
- (b) You will not use your Debit Card for any illegal purpose, including the purchase of any goods or services prohibited by law.
- (c) You will not use your Debit Card after its expiry date.
- (d) Any Account linked to your Debit Card may be debited following CIBC procedures. You are responsible for all fees and interest charges incurred as well as any amounts borrowed (if the Account is a line of credit Account or has overdraft protection) as a result of the Transaction.

6. Transactions with merchants

- (a) If you authorized a Transaction, we are not responsible for any dispute with a merchant and you must settle any dispute or claims directly with the merchant.
- (b) We will not be liable if a merchant does not give you credit for a bill payment, imposes any additional charges, charges a different price for purchases with a Debit Card versus other payment types, will not accept your Debit Card, does not credit your bill payment on the date that funds are withdrawn from your Account or takes any other action.
- (c) If you want to setup pre-authorized payment Transactions with a merchant, you have to make those arrangements directly with the merchant. You are responsible for giving the merchant the required information for any pre-authorized payment Transactions, including telling merchants if your Debit Card Details change. However, if you have set up a pre-authorized payment Transaction with a merchant and your Debit Card number or expiry date changes, we may, but are not required to, provide that merchant with your new Debit Card number and expiry date. We are not liable if any

pre-authorized payment Transactions cannot be posted to your Account. If you want to stop any pre-authorized payment Transaction, you must contact the merchant and then make sure the pre-authorized Transaction has been discontinued.

7. Provisions for CIBC Advantage Debit Card only

(a) Transactions:

- i) **In Canada:** Where *Interac* Debit is accepted, Transactions are processed through the *Interac* network.
- ii) **Outside of Canada:** Where Visa cards are accepted, Transactions are processed through the Visa network (or any other network Visa makes available for use).
- iii) **Card Not Present Transactions:** Where Visa Debit is accepted, Transactions are processed through the Visa network.

(b) **Purchases, Refunds and Adjustments:** Debits and credits for Transaction(s) may not appear in your Account on or effective the same day as the purchase or return/adjustment.

(c) **Disputes with Merchants for Visa Network Transactions:** Despite paragraph 6(a), if you have a dispute with a merchant about a purchase processed through the Visa network and you have been unsuccessful in first resolving the dispute with the merchant, you may contact CIBC. In this case, you must tell us of the dispute within 60 days of the later of the date of purchase and the expected date of delivery. In some circumstances, such as where the merchant has not provided you with the goods or services you purchased or the goods or services are not as described, we may be able to assist you (but not in the case of disputes about quality or suitability, nor can we assist you with PIN-authorized Transactions). If the Transaction is reversed you assign us all the rights you have against the merchant concerning the Transaction.

(d) **Advance Payment Transactions:** When you conduct Advance Payment Transactions, including reserving goods and/or services such as hotel reservations or car rentals, the funds will be debited immediately from your Account by the Merchant and the amount may be different from the final purchase amount.

(e) **Authorizing Transactions:** For Card Not Present Transactions, some merchants may process an authorizing Transaction (which may exceed the amount of your purchase). This authorizing Transaction will remove the funds from your Account and it will later be reversed. The reversal may occur after the purchase Transaction is processed.

(f) **Interac Flash:** If a CIBC Advantage Debit Card is enabled with *Interac* Flash, CIBC will select and link an Account to your Debit Card.

Interac Flash Transactions will default to the pre-selected Account. *Interac* Flash functionality will be activated by conducting a successful PIN Transaction at a Debit Card reading terminal. You can have *Interac* Flash disabled or re-enabled by calling CIBC Telephone Banking or by visiting any CIBC banking centre.

(g) **Restricted Transactions:** Your CIBC Advantage Debit Card cannot be used to receive credits for online gambling transactions, wire transfers, money transfers or gains/dividends from investment instruments.

8. Dispute resolution with CIBC

If you have questions or concerns or if you disagree with CIBC about a Transaction, we want to hear from you. You can do this by contacting CIBC Telephone Banking, a CIBC banking centre, or CIBC Credit Card Services (if applicable). If CIBC Telephone Banking, the banking centre, or CIBC Credit Card Services is unable to resolve your concern, you can escalate your concern to a senior level within CIBC. CIBC's "Our Service Commitment to You" brochure is available at any

CIBC banking centre, or you may get the full details of CIBC's dispute resolution procedure by calling CIBC Telephone Banking or at **cibc.com**.

9. Termination of service or this Agreement

You may cancel your use of the Cardholder Banking Services at any time by notifying CIBC. In addition, we may terminate this Agreement or withdraw or cancel any part of the Cardholder Banking Service or your ability to access it at any time and without notice to you. We will have no liability for any loss or inconvenience which may result. If this Agreement is terminated or the Cardholder Banking Services are canceled, you must still fulfill all your obligations under this Agreement and immediately destroy or return your Debit Card(s). All Debit Cards remain the property of CIBC.

10. Additional Debit Card services

We may make additional services or benefits available, which are subject to additional terms and conditions which may be changed or terminated at any time without notice. We are not liable for any services or benefits supplied by third parties. You must deal directly with the supplier of services or benefits regarding any dispute.

11. Instructions and records

You direct CIBC to accept the instructions you give through the Cardholder Banking Services. CIBC's records are conclusive and binding on you, and will be admissible in any legal proceeding as the best evidence of Transactions. All Transactions are subject to verification, acceptance and adjustment by CIBC.

12. Foreign currency transactions

(a) If you withdraw foreign currency from or deposit foreign currency into your Canadian dollar Account through a CIBC ATM, CIBC will debit or credit your Account in Canadian funds at the exchange rate set by CIBC. If you deposit non U.S. currency into a U.S. dollar Account, CIBC will credit your Account

in U.S. funds at the exchange rate set by CIBC. Exchange rates will be set by CIBC on a date determined by CIBC, which may be different from the date you made the withdrawal or deposit.

- (b) If you use a Debit Card for a Transaction outside Canada or to withdraw foreign currency from a non-CIBC ATM, we will convert the amounts to Canadian dollars at our exchange rate, which is the rate CIBC is required to pay on the date of conversion, plus an administration fee. Currency conversion may not happen on the date of your withdrawal or Transaction and the conversion rate applied to refunds or adjustments may be different from the conversion rate applied to an original Transaction. The administration fee will apply to refunds or adjustments.
- (c) If you are outside Canada and choose at an ATM or a point of sale to pay for a Transaction in Canadian funds at a specified exchange rate when prompted, that Transaction will be processed by CIBC following the instructions received and the foreign exchange rate may be different than that set out above.

13. Service fees

You will pay CIBC's fees for Transactions, for the Debit Card and for using Cardholder Banking Services, and you authorize us to debit the fees from your Account(s). You will also pay any transaction charges or service fees imposed by other financial institutions or service providers for Transactions you conduct through their ATMs or terminals. Fees are not refundable. CIBC's current personal account fee list is available at any time by calling CIBC Telephone Banking, from any CIBC banking centre or at **cibc.com**.

14. Changes to this Agreement

We may propose to change, either permanently or temporarily, any term of this Agreement (including fees, charges or other amounts required to be paid by you, and/or Debit Card features) or replace this

Agreement with another agreement, at any time. We will give you written notice of a proposed change and any other information required by law, at least 30 days before the change is stated to come into effect in the notice.

We may provide that notice electronically, or by posting a notice in CIBC banking centres, or by posting a notice on the website listed on the back of your Debit Card or by mail. If by mail, then we will use the most recent mailing address you provided to us. You may refuse the change by terminating this Agreement and closing your Debit Card without cost, penalty or cancellation indemnity by notifying us within 30 days of the effective date of the change.

15. Limitation of CIBC's liability

You understand and agree that, except as expressly provided in paragraph 3(c) above, and in addition to those limitations of liability set out elsewhere in this Agreement, CIBC will be liable to you only for direct damages resulting from gross negligence, fraud or willful misconduct of CIBC arising directly from the performance by CIBC of its obligations under this Agreement and CIBC will not be liable to you for any other direct damages. CIBC will not under any circumstances be liable to you for any other damages, including, without limitation, indirect, incidental, special, punitive or consequential losses or damages, loss of profits, loss of revenue, loss of business opportunities, inconvenience, or any other foreseeable or unforeseeable loss resulting directly or indirectly out of this Agreement or the services provided to you, including inability to access any Cardholder Banking Service, even if CIBC was advised of the possibility of damages or was negligent.

These limitations apply to any act or omission of CIBC, its affiliates, agents or suppliers, whether or not the act or omission would otherwise give rise to a cause of action in contract, tort, statute or any other doctrine of law. Gross negligence in this paragraph means conduct (whether through action or inaction, or through words or silence) which is (i) a marked and flagrant departure

from the conduct ordinarily expected of a reasonable and prudent person in the position of CIBC, or (ii) so wanton and reckless as to constitute an utter disregard for harmful, foreseeable and avoidable consequences.

This paragraph will survive any termination of this Agreement.

16. Miscellaneous

- (a) **Governing Law:** This Agreement is subject to the laws of the province or territory where the Account is located and the laws of Canada.
- (b) **Severability:** If any provision of this Agreement is determined by any court of competent jurisdiction to be invalid, illegal or unenforceable, that provision will be severed from this Agreement and the remaining provisions will continue in full force and effect.
- (c) **Survival:** Any provision of this Agreement relating to your responsibilities and liabilities or our rights and liabilities will survive termination of the Agreement.
- (d) **Language:** You have expressly requested that this Agreement and any related documents be drawn up in English. Vous avez expressément exigé que cette Entente et tout document qui s'y rattache, soient rédigés en anglais.

17. Your privacy

You consent to the collection, use and sharing of your personal information from time to time as provided in CIBC's privacy policy. Our privacy policy is available at any banking centre or at **cibc.com**. This policy may be amended, replaced or supplemented from time to time.

18. Voluntary codes

CIBC has adopted a number of "Voluntary Codes of Conduct and Public Commitments", including the Canadian Code of Practice for Consumer Debit Card Services, which are available on **cibc.com**.

19. Contacting CIBC

If you need to reach us for any reason, you can contact CIBC Telephone Banking 24/7 at: **1 800 465-CIBC (2422)** (Canada and U.S.) or **1 902 420-CIBC (2422)** (international). To report a lost, stolen or misused Credit Card, you can reach CIBC Credit Card Services at: **1 800 663-4575** (Canada and U.S.) or **1 514 861-9898** (international).

20. General definitions

In this Agreement, these terms have this meaning:

Account means a personal deposit or line of credit account which CIBC allows you to access through the Cardholder Banking Service, excluding your Credit Card Account(s).

Advance Payment Transaction means a Transaction made in advance of the actual consumption of the good and/or service, including hotel reservations and car rentals.

Agreement means this *CIBC Cardholder Banking Service Agreement*, as amended and replaced from time to time.

Bank Machine means an automated bank machine which is accessible with a Debit Card or Credit Card.

ATM means an automated ATM which is accessible with a Debit Card or Credit Card.

Card Not Present Transaction means a Transaction involving the purchase of goods and/or services without the physical presentation of your Debit Card to the Merchant (i.e., online or by Electronic Device or mail).

Cardholder Banking Service means using your Debit Card, Debit Card Details, Credit Card or Credit Card number to access your Account(s); using your Debit Card or Debit Card Details to complete Transactions;

and identifying yourself using your Debit Card at a CIBC banking centre with or without a PIN and/or other identification, each as permitted by CIBC from time to time.

CIBC, we, our and us means Canadian Imperial Bank of Commerce. Credit Card means a CIBC Credit Card.

Credit Card Account means the borrowing account which is opened when CIBC issues a Credit Card to the primary cardholder.

Credit Card Agreement means the cardholder agreement governing your Credit Card Account, as amended and replaced from time to time.

Debit Card means any CIBC card or a combination of numbers and/or letters which enables you to use the Cardholder Banking Services, but excludes a Credit Card.

Debit Card Details means the Debit Card number, Debit Card expiry date and CVV2 (the three-digit security code on the back of the Debit Card).

Electronic Device means any electronic device, including a personal computer, cellular phone, telephone, smart phone, wearable device or personal digital assistant.

Interac Flash means the contactless payment feature that allows you to conduct Point of Sale Transactions at select merchants, without having to insert your Debit Card and enter a PIN.

Losses means Account withdrawals (including amounts borrowed, if your Account is a line of credit Account or has overdraft protection) and service and/or interest charges which may result.

Personal Account Agreement means the agreement governing your Account, as amended and replaced from time to time.

PIN means the different series of numbers or letters you select or which CIBC issues you, to identify you and enable you to use the Cardholder Banking Services (also called “password”) including your personal identification number for ATM and CIBC Telephone Banking access and Point of Sale Transactions, passwords for CIBC Online Banking or CIBC Mobile Banking and the personal identification number on a Credit Card to which an Account has been linked for access through the Credit Card.

Point of Sale Transaction means a Transaction which occurs in person at a point of sale, including a Debit Card reading terminal which directly debits or credits an Account for the purchase price of goods and/or services.

Transaction means any transaction on your Account using your Debit Card, Debit Card Details or Credit Card including all types of Point of Sale Transactions, ATM transactions and Card Not Present Transactions.

You and your mean the individual to whom a Debit Card or Credit Card is issued.

Unless the context requires otherwise, words in this Agreement which are in the singular include the plural meaning, and words which are in the plural include the singular meaning. The word “including” means “including, but not limited to”.

¹ If you use your CIBC Advantage Debit Card to purchase goods and/or services outside of Canada, a converted Canadian dollar amount will be debited from your account, based on the same conversion rate CIBC is required to pay, plus an administration fee of 2.5% of the converted amount. This is in addition to any transaction fees applicable to the debit purchase. The conversion rate applied to purchase refunds and other credits may be different from the conversion rate applied to the original purchase. The administration fee will also apply to purchase refunds and credits.

² The amount of your withdrawal, purchase, return or credit, including any surcharge imposed by a third party for using the ATM, network or other service, is converted to Canadian dollars at the same foreign exchange conversion rate CIBC is required to pay. You are charged an administration fee of 2.5% on the converted amount in addition to any transaction fees applicable to a withdrawal and any fee noted. Conversion to Canadian dollars may occur on a date other than the date of your withdrawal, purchase, return or credit. Therefore the conversion rate may be different from the rate in effect at the time of your withdrawal, purchase, return or credit.

You can obtain a copy of this brochure at cibc.com or any CIBC banking centre. *Interac*, *Interac Flash* and the *Interac* logo are registered trade-marks of Interac Corp. Used under licence.

The Contactless Indicator is a trademark of EMV Co. LLC.

* Trademark of Visa Int., used under license.

“iPhone”, “Apple Watch” and the Apple Pay Cash Logo are trademarks of Apple Inc., used under license by CIBC.

“Google Pay” and the Google Pay Logo are trademarks of Google LLC, used under license by CIBC.

“Samsung Pay”, the Samsung Pay Logo and “Samsung” are trademarks of Samsung Electronic Co., Ltd.

Google Play and the Google Play logo are trademarks of Google LLC.

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries and regions. App Store is a service mark of Apple Inc.

The CIBC logo is a trademark of CIBC. All other trademarks are owned by CIBC or their respective owners.