

YOUR WELCOME KIT

Welcome to your
CIBC Aventura™ World
Elite MasterCard® Card



YOUR BENEFITS GUIDE

Benefits at a Glance

Welcome to your CIBC Aventura World Elite MasterCard Card	1
Earn Rewards Faster	1
Airline Travel Rewards	1
Flexible Travel	2
Merchandise	2
Gift Cards	2
Lifestyle Rewards	3
Easy Reward Redemption	3
CIBC Rewards Centre	3
Chip-enabled CIBC Credit Card	3
CIBC Contactless Payments	3
eStatements	4
Insurance and Travel Benefits	4
Out-of-Province Emergency Travel Medical Insurance	4
Trip Cancellation/Trip Interruption Insurance	4
Auto Rental Collision/Loss Damage Insurance	4
Common Carrier Accident Insurance	5
Flight Delay and Baggage Insurance	5
Purchase Security & Extended Warranty Insurance	5
Car Rental Discounts	5
Exclusive Benefits	5
CIBC CreditSmart® Features	6
Financial Benefits	6
Access to Cash Advances	6
Additional Cards	6
Authorized User Spending Limits	6
MasterCard World Elite Personal Concierge	7
Auto Pay Service	7
Free Personalized Convenience Cheques	7
Card Replacement and up to \$5,000 in Emergency Cash Advances	7
Aventura Rewards Program Terms	7

Welcome to your CIBC Aventura® World Elite MasterCard® Card.

The CIBC Aventura World Elite MasterCard Card is a premium travel rewards card that combines travel flexibility, strong rewards earning potential and comprehensive insurances.

Earn one Aventura Point for every dollar you spend on your card.¹ Earn more with the Points Multiplier® feature providing 1.5 Aventura Points per \$1 you spend on gas, grocery and drug store purchases.² Redeem for a selection of travel rewards including unrestricted flights on hundreds of airlines worldwide, hotel stays, and vacation packages. Choose from a wide selection of merchandise, gift card and lifestyle rewards.³

The CIBC Aventura World Elite MasterCard Card comes with comprehensive travel protection including Out-of-Province Emergency Travel Medical and Trip Cancellation Insurances. Plus enjoy exclusive experiences and offers available only to CIBC World Elite MasterCard Cardholders.

Your CIBC Credit Card also includes contactless payment functionality – a no-fee, fast and convenient alternative to paying with cash – all you have to do is *Tap & Go*.™

Please take a moment to read through this guide and learn more about everything your new card has to offer you. We think you'll be impressed – and even more confident that you've made the right choice.

Earn Rewards Faster

ONE AVENTURA POINT FOR EVERY DOLLAR SPENT

Earning Aventura Points is easy. You'll earn one Aventura Point for every dollar you spend with your CIBC Aventura World Elite MasterCard Card.

RECEIVE 50% MORE AVENTURA POINTS

With the Points Multiplier feature, you'll earn 1.5 Aventura Points for every \$1 you spend – that's 50% more Aventura Points – at grocery stores, gas stations and drug stores (on the first \$80,000 in total annual account spending).

For example, whether it's milk or a lawn chair, if you can buy it at a grocery store, you'll earn 1.5 Aventura Points. Of course, you'll continue to earn one Aventura Point for every dollar charged to the card at all other locations. Plus, you'll earn DOUBLE Aventura Points on any net travel purchase you make with your CIBC Aventura World Elite MasterCard Card at the CIBC Rewards Centre.⁴

Airline Travel Rewards

When it comes to redeeming your Aventura Points for air travel, you have the option of choosing from hundreds of airlines! Plus, you'll enjoy the flexibility and value offered by our online booking tools – making choosing the perfect flight even easier. Even better, there are no blackout periods, or restrictions, and points that don't expire.⁵ With short-haul flights starting as low as 10,000 Aventura Points,⁷ you could be taking off sooner than you think. Don't have enough Aventura Points for your desired flight? You may still be able to travel. With the **Top Up Purchase Option** you can purchase up to 20% of the Aventura Points you require, at the time of booking, for your Aventura Airline Rewards Chart redemptions.⁶

ROUND-TRIP AVENTURA FLIGHT DESTINATIONS	AVENTURA POINTS	ONE ECONOMY CLASS TICKET ON MORE THAN 100 AIRLINES WORLDWIDE
Canada and U.S. (Short-Haul)	10,000–20,000	Travelling within a province, territory or U.S. state or to an adjoining province, territory or U.S. state. Max. ticket price \$400 [†]
Canada and U.S. (Long-Haul)	25,000–35,000	Originating from any location in Canada/U.S. to any location in Canada or the United States, except Hawaii and Alaska. Max. ticket price \$800 [†]
Mexico, Alaska, Hawaii, Central America, Caribbean	40,000–60,000	Originating from any location in Canada/U.S. to Mexico, Hawaii, Alaska, Bermuda, Central America or the Caribbean. Max. ticket price \$1,000 [†]
Europe	50,000–70,000	Originating from a major gateway in Canada/U.S. to select destinations in Europe. Max. ticket price \$1,300 [†]
Rest of the World	75,000–125,000	Originating from a major gateway in Canada/U.S. to select destinations in Africa, Asia, Australia, New Zealand, South Pacific, the Middle East and South America. Max. ticket price \$2,000 [†]

†Important Note: Chart applies to round-trip economy flights booked through the CIBC Rewards Centre at 1-888-232-5656 or www.cibcrewards.com. The Chart is available to the following Cardholders only: Aventura Visa Infinite[®] Card, Aventura Visa[®] Card for Business, Aventura World Elite MasterCard Card, Aventura Gold Visa Card. The exact number of Aventura Points required to purchase a flight depends on ticket prices set by airlines. You must have at least 80% of the points required to obtain your desired flight (up to 20% of the points required can be purchased at a rate of 1 point = \$0.03 CAD). A maximum ticket price (before taxes and other charges) applies for each destination; any excess cost over the max ticket price, plus taxes and other charges, must either be charged to your card or paid for with Aventura Points at a rate of 100 points = \$1.00 CAD. Tickets are non-refundable. Chart may be changed without notice at any time. For complete details, see Aventura Rewards Program Terms at www.cibcrewards.com.

Flexible Travel

You can redeem your Aventura Points to create unique and personalized holiday experiences, quickly and easily. With Aventura Flexible Travel, you can book flights, travel, vacation packages, tours, hotels, activities and virtually anything else through the CIBC Rewards Centre. From a night at a downtown hotel to an exotic trip across the globe, the choice is yours!

Merchandise

Your Aventura Points can be redeemed at any time for merchandise. To order merchandise simply call 1-888-232-5656 or go online at www.cibcrewards.com to view the wide variety of merchandise, including electronics, kitchenware and more.

Gift Cards

Whether you want to reward yourself with a shopping spree at your favourite store, enjoy a much deserved dinner out, a day at the spa, or even give a gift to someone who's hard to please, redeeming your Aventura Points for a gift card is just the answer.

Choose from a vast selection that includes dining, entertainment and travel-related gift cards. To redeem or see a complete list of available gift cards, visit www.cibcrewards.com or call 1-888-232-5656.

Lifestyle Rewards

A varied array of experiences are available to you through Aventura Lifestyle Rewards³ from perfecting your golf swing with a golf pro, getting a flying lesson, enjoying your own personal chef and more. With rewards starting as low as 10,000 Aventura Points, you can begin your *journey beyond the familiar*[®] sooner than you think!

Visit www.cibcrewards.com to view all of our exciting Aventura Rewards.

Easy Reward Redemption

When you're ready to redeem your Aventura Points, go online at www.cibcrewards.com or call 1-888-232-5656 for complete service from one of the experienced CIBC Rewards Centre Counsellors.

CIBC REWARDS CENTRE

Your CIBC Rewards Centre is a full-service Travel Agency that can build almost any type of travel experience or lifestyle reward package. You'll receive exceptional service from the Reward Centre Counsellors when planning and customizing your package. You can pay for your travel package by redeeming your Aventura Points or using your CIBC Aventura World Elite MasterCard Card – or both! How? Simply redeem the number of Aventura Points that you want and pay for the rest of the cost with your CIBC Aventura World Elite MasterCard Card.⁷ For a free no-obligation travel quote from the CIBC Rewards Centre, call 1-888-232-5656.



The Chip-enabled CIBC Credit Card Chip Technology

ADDED SECURITY TO YOUR EVERYDAY SPENDING


CIBC is committed to providing you with a secure system against credit card fraud. To that end, CIBC Credit Cards use chip technology which enhances the security of the magnetic stripe payment system. Each card uses an embedded microchip to encrypt information, making it more difficult for unauthorized users to copy or access card data. This technology is tested, proven and rapidly becoming the global standard for secure transactions. With this sophisticated technology, you can feel confident that your information is safe and secure with every transaction you make with your CIBC Credit Card.

Convenient and easy to use. Over time, retail terminals across the country will become chip-enabled. Wherever chip technology is available, a PIN (Personal Identification Number) will be required to authorize a transaction, much like a debit transaction. CIBC Credit Cards will still have the familiar magnetic stripe on the back for use at merchants that are not yet chip-enabled.


Visit www.cibc.com/chipcard for more information.

CIBC Contactless Payments

YOUR CIBC CREDIT CARD INCLUDES CONTACTLESS PAYMENT FUNCTIONALITY

This no-fee feature provides you with a fast and convenient alternative to paying with cash. Simply look for merchant terminals with the  symbol, tap your CIBC Credit Card in front of the reader and you're on your way. It requires no PIN and in most cases no signature. Contactless is the ideal way to speed through lines where you make everyday purchases, like at fast food restaurants, gas stations, grocery stores and movie theatres.⁸ For more information, visit www.cibc.com/contactless.

CIBC Mobile Payment™ App

The newest mobile innovation from CIBC allows you to make credit card purchases up to \$100 at participating vendors using an eligible smartphone. Just hold your eligible smartphone in front of the  symbol on the merchant terminal at thousands of locations in Canada and abroad.⁹

For more information, including a list of eligible smartphones and other requirements, visit www.cibc.com/ca/features/mobile-payment.html.

E-STATEMENTS OFFER EASE AND CONVENIENCE

With your eStatement you can view a FREE electronic copy of your current or previous available credit card and bank account statements online anytime, any day, and download an electronic file version to your computer. Signing up for eStatements allows you to be notified of account changes, saving paper and reducing clutter in the process. Simply sign in to CIBC Online Banking® to get started.

Insurance and Travel Benefits

OUT-OF-PROVINCE EMERGENCY TRAVEL MEDICAL INSURANCE¹⁰

You, your spouse and your dependent children are automatically insured for eligible emergency upfront hospital expenses for \$5 million whenever you leave the country or your province for the first **15 days** of a trip if the covered person is age 64 or under, or for the first 3 days of the trip if the covered person is age 65 or older – you don't even have to charge your trip to the card. If you are travelling for more than **15 days** in length if you are age 64 and under, or for more than 3 days if you are age 65 or over, you must purchase coverage separately for the balance of your trip.

For emergency assistance, claims, or pre-trip information call the CIBC Travel Assistance Line at 1-877-350-6970. Outside North America, call collect at 905-816-2571. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

TRIP CANCELLATION/TRIP INTERRUPTION INSURANCE¹⁰

As the primary Cardholder of the CIBC Aventura World Elite MasterCard Card you, your spouse and your dependent children automatically have trip cancellation and interruption coverage for trips charged to your CIBC Aventura World Elite MasterCard Card. You can enjoy coverage for up to \$1,000 of eligible cancellation expenses per eligible person, to a maximum of \$5,000 for all eligible persons on the same trip if an illness, injury or other covered event prevents you from starting your trip. As well, if your trip is interrupted due to an illness, injury or other covered event of you or an immediate family member while travelling, you'll be covered for up to \$2,000 per eligible person for eligible trip expenses charged to your card. Both coverages are available simply by charging your trip to your CIBC Aventura World Elite MasterCard Card. Trip Cancellation/Trip Interruption Insurance is "excess insurance" meaning all other sources of recovery, indemnity or insurance coverage must be exhausted before this insurance pays any benefits to you.

For information or to make a claim please call toll free 1-866-363-3338 (in Canada and Continental U.S.A., including Hawaii). From all other locations, including Mexico, call collect 905-403-3338. Before you travel, please refer to your Certificate of Insurance for full details, including policy limitations and exclusions. A pre-existing condition exclusion may apply to medical conditions and/or symptoms that existed prior to your trip and/or date of purchase – refer to your certificate for details.

AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE¹⁰

Smart savings opportunity. As a CIBC Aventura World Elite MasterCard Cardholder, you can save up to \$25 a day on car rental insurance. Simply charge the full cost of your car rental to your CIBC Aventura World Elite MasterCard Card and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You will be covered by Auto Rental Collision/Loss Damage Insurance up to the actual cash value of the rental vehicle. For information, please call 1-866-363-3338 (in Canada and Continental U.S.A., including Hawaii). From all other locations, including Mexico, call collect 905-403-3338. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

COMMON CARRIER ACCIDENT INSURANCE¹⁰

Travel with your mind at ease. Flying or travelling by ferry, train or bus? Simply charge your fare to your **CIBC Aventura World Elite MasterCard Card** and you, as the primary Cardholder, and your spouse and dependent children are automatically covered with up to five hundred thousand dollars (\$500,000) Common Carrier Accident Insurance. For information, please call 1-866-363-3338 (in Canada and Continental U.S.A., including Hawaii). From all other locations, including Mexico, call collect 905-403-3338. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

FLIGHT DELAY AND BAGGAGE INSURANCE¹⁰

Travel delays? Breathe easy. Purchase any scheduled flight with your **CIBC Aventura World Elite MasterCard Card** and receive up to \$500 (CDN) coverage for reasonable and necessary hotel, motel or restaurant expenses, up to \$100 (CDN) for ground transportation and up to \$100 (CDN) for entertainment expenses when you are delayed boarding for more than four hours. Your insurance also includes up to \$500 (CDN) for immediate daily necessary and reasonable emergency purchases for essential clothing and sundry items when your baggage on your outbound trip is delayed more than six hours. Purchases may be made during the baggage delay period, but must be made within four days of the occurrence. Plus, your insurance includes up to \$500 (CDN) for the loss or damage of your checked baggage. Baggage Insurance is “excess insurance” meaning all other sources of recovery, indemnity or insurance coverage must be exhausted before this insurance pays any benefits to you. For information or to make a claim please call 1-866-363-3338 (in Canada and Continental U.S.A., including Hawaii). From all other locations, including Mexico, call collect 905-403-3338. Before you travel, please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

PURCHASE SECURITY & EXTENDED WARRANTY INSURANCE¹⁰

Enjoy added security and protection on your purchases. Your **CIBC Aventura World Elite MasterCard Card** comes with Purchase Security at no additional cost to you. This means that most new items of personal property you purchase with your card will be replaced, repaired, or you will be reimbursed if they are lost, stolen or damaged within 90 days of purchase. Plus, with Extended Warranty Insurance, you can actually double the period of a manufacturer's original warranty up to one year on most purchases. That makes your **CIBC Aventura World Elite MasterCard Card** ideal for new purchases like electronic equipment and appliances. This is “excess insurance” meaning all other sources of recovery, indemnity or insurance coverage must be exhausted before this insurance pays any benefits to you. For information, or to make a claim, please call 1-866-363-3338 (in Canada and Continental U.S.A., including Hawaii). From all other locations, including Mexico, call collect 905-403-3338. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

CAR RENTAL DISCOUNTS

Take advantage of additional savings. As a **CIBC Credit Cardholder**, you can receive valuable car rental discounts at participating locations worldwide when you pay with your **CIBC Credit Card**.¹¹ For more information on car rental discounts, please visit www.cibc.com.

Exclusive Benefits of the CIBC Aventura World Elite MasterCard Card

TRAVEL CONCIERGE

Your **CIBC Travel Concierge Service** is a full-service travel agency¹² that specializes in planning every aspect of your travel itinerary. Whether it's researching and booking a condo rental in Hawaii or helping you plan a fairytale honeymoon in France, travel specialists can help customize your trip from start to finish. You can also book travel-related experiences to enhance your trip, such as local sight-seeing tours or amusement park passes. To simplify your travel experience you can receive pre-trip assistance, including weather forecasts, customs information and more helpful advice.

For more information, please call the **CIBC Rewards Centre** at 1-888-232-5656 or visit www.cibcrewards.com.

CIBC CreditSmart® – a suite of smart credit management features exclusively from CIBC.

With CIBC CreditSmart, you can manage, track and organize your credit card activity – plus help protect yourself from fraud. Here are just a few of the benefits CIBC CreditSmart offers with your CIBC Aventura World Elite MasterCard Card:

Online Spend Report: get a more detailed view of your credit card spending and create customized monthly budgets.

Personal Spend Manager: create your own personal spend categories to track and manage what's important to you.

Enhanced Monthly Statement: track and manage your monthly and year-to-date spending organized in 10 common spend categories on your printed statement.

Credit Report Alerts: stay up-to-date on key changes to your personal credit report so you're aware of any unusual activity on your credit file.¹³

Spend Alerts: set up alerts through CIBC Online Banking® and choose to be notified by phone, e-mail or online message when you've exceeded your customized budget or are nearing your credit limit.¹⁴

Fraud Alerts: set up alerts and choose to be notified as soon as possible about potential unauthorized use of your credit card through alerts by e-mail or online message.

Identity Theft Assistance: get quick access to guidance and clear instructions on what to do if you suspect you're a victim of identity theft by calling 1-800-465-4653.

From ways to help manage spending to features that offer new levels of card security, your CIBC Credit Card is the card for the way you live life. **On your terms®**

Financial Benefits

ACCESS TO CASH ADVANCES

Access to cash, wherever and whenever you need it. You have instant access to up to \$1,000 daily with your CIBC Credit Card, subject to your available credit and your available cash, at any CIBC ATM or bank machines displaying the MasterCard®, Interac® or Cirrus® System symbols.¹⁵ All you need is your card and your PIN. If you wish, you can even change your PIN at any CIBC Instant Teller Machine.¹⁶

ADDITIONAL CARDS

Organize your household spending like never before and earn Aventura Points while doing it. As a CIBC Aventura World Elite MasterCard Cardholder, you can receive up to three additional pre-approved cards for only \$50 each annually. Give them to your spouse, other family members, or anyone else you wish and maximize the opportunities to earn Aventura Points. At the end of each month, all charges (and Aventura Points) will appear on the primary Cardholder's monthly statement, which means you'll only have one payment to make. Even better, with CIBC CreditSmart features you'll be able to view all the card purchases organized into spend categories, set budgets and more. To inquire about requesting additional cards, call 1-800-465-4653.

AUTHORIZED USER SPENDING LIMITS

Your card comes with a unique Authorized User Spending Limit feature – at no additional cost! You can manage authorized users' spending by assigning¹⁷ specific spending limits for purchases and cash¹⁸ to any authorized users. This way your authorized users will have access to funds they need while you monitor their spending activity on your account! As the primary Cardholder, you can contact us at any time to change any Authorized User Spending Limits. With this option, authorized users are able to make purchases and cash transactions each month up to the spending limits assigned to them. There is comfort and peace of mind in knowing that authorized users can only spend up to an allotted amount.⁹

Call 1-800-465-4653 to add authorized users and assign spending limits or visit www.cibc.com/spendinglimits to get more information.

MASTERCARD WORLD ELITE PERSONAL CONCIERGE

The MasterCard World Elite¹⁹ concierges are there to support MasterCard World Elite Cardholders like personal assistants, addressing their every request no matter how big or small with responsibility, creativity and just a touch of magic to go above and beyond Cardholders' every expectation and make their dreams come true. To access your concierge today, call 1-888-531-3924. To review more terms and conditions for this service please review the product page on www.cibc.com.

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 – and take paying your CIBC Credit Card bill off your list of things to do. Choose to pay either the minimum payment or the total new balance on 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.

FREE PERSONALIZED CONVENIENCE CHEQUES

Simplify your everyday spending. Want to transfer higher-rate balances, consolidate bills, or make purchases in places that don't otherwise accept credit cards? It's simple, with CIBC Convenience Cheques. Write them like any other cheque to a person, business or to pay off a non-CIBC credit card and the amount will appear on your CIBC Credit Card statement, without being charged a fee.²⁰ To order your free supply of personalized CIBC Convenience Cheques, simply call 1-800-465-4653.

CARD REPLACEMENT AND UP TO \$5,000 IN EMERGENCY CASH ADVANCES

Simple services to ease your mind. The last thing you should worry about, whether you're travelling or at home, is your credit card. That's why, if your card is lost or stolen, or if you suspect someone is using your card or the card number, all you have to do is contact a CIBC Banking Centre, CIBC Telephone Banking or CIBC Credit Card Services as soon as possible. We'll then take the steps necessary to recover your card for you, including reporting your lost or stolen card to the appropriate authorities. **A lost or stolen CIBC Credit Card should be reported immediately by calling 1-800-663-4575.** 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.¹⁵

KEEP YOUR BENEFITS GUIDE

It's a good idea to keep *Your Benefits Guide* for future reference. You never know when you may need important information or phone numbers for your **CIBC Aventura World Elite MasterCard Card**.

Aventura Rewards Program Terms

Please note that these terms and conditions are effective as of January 1, 2014. To view the current terms and conditions, please go to www.cibcrewards.com.

1. These Aventura Program Terms apply to the Program and replace all prior terms. These Aventura Program Terms govern your Aventura Account and the collection and redemption of Aventura Points. The Aventura Program Terms apply to the primary Cardholder, any Authorized User and any Delegate.
2. Your Credit Card Agreement also applies to the Aventura Program and if there is a conflict between these Aventura Program Terms and your Credit Card Agreement, your Credit Card Agreement will govern to the extent necessary to resolve the conflict.
3. If you use the Website to check your Aventura Points balance or redeem Aventura Points you will also be bound by the terms of use of the Website. Specific terms and conditions may apply to individual Rewards and will be disclosed at the time of redemption or purchase.
4. Different Cards have different benefits and features which are disclosed in your welcome kit and on www.cibc.com. In order to qualify for a particular type of Reward, you must have a qualifying Card.

Earning Aventura Points

- Each \$1.00 CAD in net Card purchases earns one Aventura Point. Cents do not earn Aventura Points or partial Aventura Points. Aventura Points are earned on Card purchases less returns, and not on cash advances, fees, interest, balance transfers, payments, CIBC Convenience Cheques or Aventura Points redemptions. Certain Cards may also allow you to earn additional Aventura Points for certain types of purchases from time to time.
- Any credits (for returns or otherwise) will be deducted from your Aventura Account at the same rate as the Aventura Points were earned. We have the right to make any other adjustments to your Aventura Account in accordance with your Credit Card Agreement.
- Each Monthly Statement sent to the primary Cardholder will show the total number of Aventura Points earned or deducted during the statement period and the total number of Aventura Points held in the primary Cardholder's Aventura Account at the end of the statement period.

Aventura Lifestyle Rewards (including Gift Cards, Merchandise and Charitable Donations)

- The price in Aventura Points of any Lifestyle Reward includes taxes and (if applicable) shipping. Certain fees and expenses may not be included. Any additional fees will be confirmed when a Lifestyle Reward is ordered.
- Transportation (including airfare) and personal travel items (including insurance) are not included in a Lifestyle Reward unless specified.
- Availability of space and dates may be limited for Lifestyle Rewards.
- The use of gift cards may be subject to separate terms and conditions set by the issuer of the gift card.
- The quantity of merchandise offered may be limited, may not always be as shown and is subject to availability.

Aventura Airline Travel Rewards

- You may redeem your Aventura Points for Airline Travel Rewards in accordance with the Aventura Airline Rewards Chart if you have a qualifying Card.
- The Aventura Airline Rewards Chart shows a "maximum ticket price" for a round trip economy flight for one person in each travel region category. The maximum ticket price is the price before Taxes and Other Charges. If the cost of the ticket before Taxes and Other Charges exceeds the "maximum ticket price," you must either charge the excess to your Card or you may redeem Aventura Points at an exchange rate of \$1.00 CAD per 100 Aventura Points. If the cost of the ticket before Taxes and Other Charges is less than the maximum ticket price, no credit (in either Aventura Points or a credit applied to the Card) is granted.
- The Aventura Airline Rewards Chart forms part of these Aventura Program Terms. Flight availability at all Aventura Points levels in the Aventura Airlines Rewards Chart depends on ticket prices set by airlines. Flights at any Aventura Points level will not be available to all destinations from all departure points and times. The airline or carrier and flight route for your destination are subject to availability.
- If you wish to redeem Aventura Points for a round trip business class flight, you must phone the Centre and ask the Centre to:
 - First, redeem the maximum amount of Aventura Points required for an economy class ticket in the same flight segment as the business class ticket you want. For example, if the maximum amount for a short haul flight is 20,000 Aventura Points, you will redeem 20,000 Aventura Points.
 - You can then charge the difference between the "maximum ticket price" for the flight to your Card and the cost of the flight or redeem Aventura Points for the flight cost over the "maximum ticket price" at an exchange rate of \$1.00 CAD per 100 Aventura Points.
- Taxes and Other Charges are not included in Airline Travel Rewards. You can choose to charge Taxes and Other Charges to your Card or pay for them by redeeming Aventura Points at an exchange rate of \$1.00 CAD per 100 Aventura Points.
- To obtain an Airline Travel Reward, you must redeem at least 80% of the total number of Aventura Points required to purchase it. If you don't have enough Aventura Points to purchase an Airline Travel Reward in full, you may make a Top Up Purchase of Aventura Points for up to 20% of the total Aventura Points required for the flight excluding Taxes and Other Charges. For a business class flight, you may purchase up to 20% of the maximum amount of Aventura Points required for an economy class ticket in the same flight segment as the business class ticket you want. No additional Aventura Points may be purchased in respect of the flight or for other use. For Top Up Purchases, Aventura Points may be purchased at a rate of three cents per Aventura Point plus applicable taxes. The Top Up Purchase will be charged to your Card and does not earn Aventura Points. Top Up Purchases cannot be refunded or reversed.
- We may change or replace the Aventura Airline Rewards Chart (including any "maximum ticket prices") at any time and without notice. See the Website for the most up to date version.

Aventura Flexible Travel Rewards

- Aventura Points may be redeemed for up to 100% of the cost of any Flexible Travel Reward booked through the Centre. Aventura Points may also be redeemed for up to 100% of the cost of Taxes and Other Charges and for the cost of any travel insurance purchased through the Centre.
- For Flexible Travel Rewards, Aventura Points may be exchanged for travel services at an exchange rate of \$1.00 CAD per 100 Aventura Points. You may redeem any number of Aventura Points towards a Flexible Travel Reward purchase; there is no minimum redemption amount. If the cost of the travel services exceeds the value of Aventura Points which are redeemed, the excess will be charged to your Card. Taxes and Other Charges on travel services and the premiums for any insurance purchased through the Centre may be paid for by Aventura Points at the same rate or charged to your Card. Some taxes and other charges may be collected locally/when you are travelling, and cannot be prepaid. Please contact the Centre for specific details.
- Prices shown on the Website, in advertising or otherwise do not include Taxes and other Charges, unless expressly noted.
- The travel and other services available through the Centre will change from time to time and some types of travel services may not be available. Specific tours or services may be cancelled by travel service suppliers without prior notice. Suppliers may also change prices, travel itineraries, flight times and dates without prior notice.
- Non-refundable deposits and baggage restrictions may apply and vary by supplier. Please contact the Centre for specific details.

Redeeming Aventura Points

25. To redeem Aventura Points for a Reward your Aventura Account must have enough Aventura Points. Exceptions apply for a Top Up Purchase and Flexible Travel Rewards, as set out above in paragraphs 18 and 21.
26. The Aventura Points balance displayed on the Website or known to the Centre may not reflect very recent transactions (including purchase refunds and Aventura Points redemptions) that have not yet been posted to your Aventura Account. If you have questions or concerns about your current Aventura Account balance, you can call CIBC at 1-800-465-4653.
27. If it appears to the Centre that you have sufficient Aventura Points at the time you request Aventura Points to be redeemed for any Reward, but you in fact do not, you authorize the Centre to do the following, regardless of the reason for the deficiency:
 - (a) If you redeemed Aventura Points for an Airline Travel Reward, the Centre will charge an amount equal to the full Aventura Points required for your flight booking (not just the Aventura Points deficiency) to your Card at the rate of two cents for each Point (less any amount you charged to your Card as a Top Up Purchase).
 - (b) If you redeemed Aventura Points for a Flexible Travel Reward, the Centre will charge to your Card an amount equal to the dollar amount that the Centre would have charged you when you booked to your card, if you had charged the entire booking to your Card rather than redeeming any Aventura Points (less any portion of the cost that you charged to your Card when you booked).
 - (c) If you redeemed Aventura Points for any other Reward, the Centre will charge to your Card an amount equal to the number of Aventura Points by which your Aventura Account is deficient, multiplied by one cent.
28. Aventura Points may only be redeemed by the primary Cardholder and any Delegate registered by the primary Cardholder. Authorized Users will not automatically be registered as a Delegate. Further information on the registration of Delegates by the primary Cardholder are provided on the Website. Your Credit Card Account must be in Good Standing in order to redeem Aventura Points, charge any portion of the cost of a Reward to a Card or book/order any product or service through the Centre.
29. Rewards are displayed on the Website and in any additional materials as made available from time to time. All Rewards are subject to availability.
30. Rewards must be ordered through the Centre. Aventura Points cannot be applied against existing reservations, to purchases previously made or for products or services not ordered/booked through the Centre.

More About Aventura Rewards

31. Rewards do not include any personal expenses or costs not expressly stated to be included. You are responsible for any personal expenses and for the cost of any services not included with a Reward or with travel or other services purchased through the Centre, including travel insurance.
32. Once ordered, Rewards are non-refundable, non-exchangeable and non-transferable unless you are advised otherwise. Non-Rewards travel booked through the Centre may be subject to a non-refundable deposit at the time of booking and is non-exchangeable and non-transferable (unless you are advised otherwise).
33. Any Rewards which are packaged for two people require double occupancy and joint travel and participation (as applicable).
34. Rewards may be changed or substituted and the number of Aventura Points required for specific Rewards may be changed at any time and without notice.
35. You and/or your guests (if applicable) are solely responsible for obtaining required travel documentation. Without appropriate documentation you may be refused boarding/entry/access.
36. Specific terms and conditions may apply to each Reward, and vary by supplier. For example, a specific fitness level may be required for certain Lifestyle Rewards. Travel dates may be restricted during some periods of the year.
37. Should circumstances beyond the Centre's control result in a travel service supplier's failure to provide a Reward which you have ordered or booked, the Centre may attempt (but is not required) to arrange a suitable replacement Reward or may choose (but is not required) to credit Aventura Points to your Aventura Account and credit your Credit Card Account if you charged a portion of the cost of the Reward to your Card. Neither CIBC nor the Centre is responsible for any costs you may have incurred in relation to a Reward which is cancelled.

More About Aventura Points

38. We are not required to credit your Aventura Account with the Aventura Points earned in respect of net Card purchases 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. If your Aventura Account is credited in error or is otherwise credited with Aventura Points that were not properly earned for any reason, we are entitled to remove such Aventura Points from the Aventura Account without notice and at any time.
39. You are responsible for reviewing the Aventura Points amounts shown on each Monthly Statement. You must notify us in writing of any errors, omissions, or objections in respect of the Aventura Points shown (or not appearing) on a Monthly Statement within six months from the date of the Monthly Statement on which the Aventura Points appear (or should have appeared). If you do not, we are entitled to treat the Monthly Statement as correct, except for improper credits.
40. Your accumulation of Aventura Points does not entitle you to any vested rights. Aventura Points have no monetary value and cannot be exchanged for cash or credit against your Credit Card Account balance. Aventura Points cannot form the basis of a monetary claim against us.
41. Aventura Points are not transferable, including with respect to any other Aventura Account, and cannot be assigned or divided in the event of separation, divorce, bankruptcy or otherwise unless we consent. In the event of the primary Cardholder's death where his or her spouse or common-law or civil union partner is an Authorized User of the same Credit Card Account, and such spouse or partner applies and is approved as the replacement primary Cardholder, all Aventura Points will remain in the Aventura Account. Otherwise, the Aventura Account will be closed and the Aventura Points in it will be available for redemption by the primary Cardholder's estate, in accordance with these Aventura Program Terms, no later than twelve months after the Aventura Account is closed. If the Aventura Points are not redeemed by that date for any reason (including due to a dispute among the legal representative(s), beneficiary(ies) or other claimants), the Aventura Points will be cancelled. Aventura Points cannot be attached, pledged or hypothecated in any way.

More About the Program

42. We may disclose information about an Aventura Account to the primary Cardholder, an Authorized User or any Delegate.
43. If a primary Cardholder closes his/her Credit Card Account or declines to renew his/her Card, all Aventura Points in the Aventura Account must be redeemed within 60 days after the Credit Card Account is closed. If your Credit Card Account is closed because your Card(s) are being converted by the primary Cardholder or us into another type of CIBC credit card, all Aventura Points must be redeemed within 60 days unless you are otherwise advised by us. Aventura Points that are not redeemed within 60 days will be forfeited without compensation. If we close a Credit Card Account or cancel any Card related to it, all Aventura Points are forfeited immediately (unless we simultaneously open a replacement Credit Card Account and issue a replacement Card).
44. CIBC, the Centre and their agents are not liable or responsible for any loss, injury, death, cost, damage, liability or expense you or your family members or guests may suffer or incur, and you release and discharge CIBC, the Centre and their agents from any claims, demands, causes of action and actions which may arise, in connection with any:
- (a) error or omission on the Website or other sources of information about the Program and any Rewards;
 - (b) error or delay in crediting or debiting your Aventura Account;
 - (c) act or omission by the Centre, including if the Centre provides information which results in travel arrangements that have a higher cost than expected or indicated or which differ in any way from arrangements which may be available elsewhere;
 - (d) use of a Reward, including while travelling on any Airline Travel Reward or Flexible Travel Reward or while engaged in any Lifestyle Reward; and
 - (e) act or omission of any travel supplier, including its failure to perform as expected or described or if travel services are substituted or changed in any way or cancelled in whole or part.
- This release binds your legal representatives, heirs, successors and assigns.
45. We may amend, suspend or terminate all or any part of the Program at any time and will notify you by sending the primary Cardholder a notice (written or electronic) or posting a notice on the Website, which will be effective when posted. If we make a change to these Aventura Program Terms that is non-material or to your benefit, we will notify you by posting a notice on the Website, where you can always locate the most up to date version. Any changes to these Aventura Program Terms or the Program may affect Aventura Points which you may have already accumulated and/or any future accumulations.
46. If the entire Program is to be terminated, we will send 60 days prior notice to the primary Cardholder, which may be included with or on a Monthly Statement. Any notice will also be notice to any Authorized Users and Delegates. Any Aventura Points not redeemed before termination of the Aventura Program will be forfeited without compensation.
47. You are responsible for any tax liability and tax reporting obligations arising from your use of the Program.
48. Independent third party service providers and suppliers may provide supplies and services for the Program, including the Centre. All travel services are provided by Merit Travel Group, which is an independent travel agency. Registration Numbers: ON. 50010422/4499356, BC. 34799, QC. 7002238.
49. These Aventura Program Terms will be governed by and interpreted in accordance with Canadian law. The courts in the Canadian province or territory in which the primary Cardholder resides (or of Ontario, if he/she resides outside Canada) will have exclusive jurisdiction over any disputes arising in connection with Aventura Points and/or these Aventura Program Terms.
50. Capitalized terms that are used and not defined in the Aventura Program Terms will have the following meanings:
- (a) **Airline Travel Reward** means a round-trip flight that is redeemed for Aventura Points in accordance with the Aventura Airline Rewards Chart and is obtained from the Centre.
 - (b) **Authorized User** has the meaning set out in your Credit Card Agreement.
 - (c) **Aventura Account** means the Aventura Points account linked to the primary Cardholder's Credit Card Account.
 - (d) **Aventura Airline Rewards Chart** means the chart for redemption of Aventura Points for flights in accordance with specified criteria, including flight category and maximum ticket price, as amended by us from time to time.
 - (e) **Aventura Points** means points issued pursuant to the Program.
 - (f) **Aventura Program Terms** means this list of terms and conditions that apply to the Program.
 - (g) **Card** means a CIBC credit card that is included in the Program.
 - (h) **Centre** means the centre which provides travel and other services related to the Program by phone or through the Website.
 - (i) **CIBC, us or we** means Canadian Imperial Bank of Commerce.
 - (j) **Credit Card Agreement** means the Cardholder agreement governing your Credit Card Account, as amended and replaced from time to time.
 - (k) **Credit Card Account** has the meaning set out in your Credit Card Agreement.
 - (l) **Delegate** means any individual that the primary Cardholder has specifically informed the Centre or designated on the Website as allowed to redeem Aventura Points on the Aventura Account.
 - (m) **Flexible Travel Reward** means any travel or service (other than an Airline Travel Reward or a Lifestyle Reward) that is obtained from the Centre and redeemed for either Aventura Points only or Aventura Points plus a charge to the Card.
 - (n) **Good Standing** has the meaning set out in your Credit Card Agreement.
 - (o) **Including** means "including, but not limited to".
 - (p) **Lifestyle Reward** means any gift card, charitable donation, merchandise item or any reward that is identified as a "lifestyle reward" on the Website or otherwise that may be obtained in exchange for Aventura Points.
 - (q) **Monthly Statement** means the monthly statement sent to the primary Cardholder with respect to the Credit Card Account.
 - (r) **Primary Cardholder** has the meaning set out in your Credit Card Agreement.
 - (s) **Program** means the Aventura Rewards Program.

- (t) **Reward** means a Lifestyle Reward, Airline Travel Reward or Flexible Travel Reward, as applicable.
- (u) **Taxes and Other Charges** includes the following, when/as applicable to Airline Travel Rewards or Flexible Travel Rewards: taxes of any kind, departure or arrival fees, security or other charges, fuel or other surcharges, fees for additional services, tips, port fees, or any other levy imposed by or with the authority of any government, airline or other third party.
- (v) **Top Up Purchase** means the purchase of additional Aventura Points for flight(s) under the Aventura Airline Rewards Chart, as described in paragraph 18.
- (w) **Website** means the website operated by the Centre and which is located at www.cibcrewards.com or such other website address(es) that replace it.
- (x) **You** means a primary Cardholder, Authorized User or Delegate, as applicable.

NOTES

- † Flight availability at this Aventura Point level depends on ticket prices set by airlines. Flights at this Aventura Point level will not be available to all destinations from all departure points and times.
- 1. Aventura Points are earned on card purchases less returns, and not on cash advances, interest, fees, balance transfers, payments, CIBC Convenience Cheques or Aventura Points redemptions. Aventura Rewards and Program Terms may change without notice. Taxes, fees and other charges may apply to Rewards. Aventura Points earned on purchases during a monthly statement period may not be credited to you if your card is not in good standing at any time during the monthly statement period.
- 2. Earn 1.5 Aventura Points on purchases (excluding returns) at merchants classified in the credit card network as grocery stores, service stations/automated gas dispensers or drug stores. This bonus Aventura 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 that, net card purchases at grocery, drug store and gas merchants will earn Aventura Points at the regular rate. The \$80,000 limit will reset to zero after the day your December statement is printed. Terms, conditions and eligible merchant categories may change without notice.
- 3. CIBC Aventura Lifestyle Rewards include taxes. Any additional fees will be confirmed when a reward is redeemed. Due to the unique nature of Aventura Lifestyle Rewards, availability of space and/or dates may be limited.
- 4. Bonus (double) Aventura Points are earned on each dollar charged to the card on CIBC Rewards Centre travel purchases other than taxes, insurance, service charges or similar items. Aventura Points are not earned on travel obtained by redeeming Aventura Points.
- 5. For full details see maximum ticket prices and Aventura Airline Rewards Chart at www.cibcrewards.com. Some airlines may impose fees, restrictions or other conditions on air travel. Aventura Points will be cancelled if they remain unredeemed for 60 days after you voluntarily close your Aventura credit card account or within 12 months of the primary Cardholder's death.
- 6. The Top Up Purchase Option is only available for flights on the Aventura Flight Reward Chart found at www.cibcrewards.com. At the time of booking, you may purchase up to 20% of the total Aventura Points required for your Aventura Airline Reward. The Top Up Purchase must be charged to your CIBC Aventura World Elite MasterCard card, and does not earn Aventura Points.
- 7. Aventura Points can be redeemed for up to 100% of the cost of airfare as well as (if you have sufficient Aventura Points) for taxes and other charges on airfare purchased through the CIBC Rewards Centre. You must book all flights through the CIBC Rewards Centre. Some taxes and other charges may be collected locally/when you are travelling, and cannot be prepaid; please ask a CIBC Rewards Centre Counsellor for specific details.
- 8. Subject to merchant transaction limits.
- 9. The Authorized User Spending Limit and the CIBC Mobile Payment App features cannot be used on the same credit card account.
- 10. Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada (RSA)**. 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 www.cibc.com/ca/credit-card/agreements-insurance.html and the insurance certificate(s) in your card package. Some insurance coverage(s) require purchase(s), auto rentals, common carrier fares and other trip costs to be charged to the card to activate coverage. Other conditions may also apply. Auto Rental Collision/Loss Damage Insurance (CLDI) is available for automobile rentals of up to 48 days. 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 15 days of a trip if the covered person is age 64 and under; For the CIBC Aventura World Elite MasterCard: Out-of-Province Emergency Travel Medical Insurance (TMI) also covers the first 3 days of a trip if the covered person is age 65 or older; Dependent children must be age 20 or under or a full-time student age 24 or under, unless they have a permanent physical or mental deficiency; TMI may not cover medical procedures performed without pre-approval. TMI, Trip Cancellation and Trip Interruption Insurance may not cover certain pre-existing health/medical conditions. Certain RSA coverages are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available). For more information, call RSA toll-free at 1-866-363-3338 in Canada, continental U.S. and Hawaii or collect from elsewhere at 905-403-3338.
- 11. Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only. Visit www.cibc.com for further details.
- 12. The CIBC Travel Concierge Service is operated by an independent travel service agency, Merit Travel Group Inc. Registration Numbers: ON. 50010422/4499356, BC. 34799, QC. 7002238.
- 13. This service is provided by Equifax Canada, a leading credit bureau in Canada.

14. Transactions must first be posted to your account before they can trigger a CIBC CreditSmart spend alert. It may then take up to 24 hours after a triggering transaction is posted for an alert to be sent.
15. Cash advances do not earn Aventura Points. Cash advances bear interest from the date they are taken.
16. All Cardholders (primary and authorized users) on the account will receive a PIN.
17. The primary Cardholder may assign and change the Authorized User Spending Limits on the credit card account for any authorized users by contacting CIBC. CIBC may make adjustments to the spending limits any time allowing 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. For full details visit www.cibc.com/spendinglimits.
18. The cash spending limit is a limit for "cash" transactions which falls within the overall spending limit for an authorized user. "Cash" refers to cash advances, CIBC Convenience Cheques and balance transfers.
19. Cardholders are responsible for the cost of any goods or services purchased or arranged on their behalf by the concierge. This service is provided by MasterCard International Inc.
20. Personalized CIBC Convenience Cheques can be ordered by calling a CIBC Card Services Representative. CIBC 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. CIBC Convenience Cheques do not earn Aventura Points.

MasterCard®, World Elite MasterCard®, and Cirrus® are registered trademarks and Tap & Go™ are trademarks of MasterCard International Incorporated.

*Trademarks of Visa Int., used under license.

Interac® is a registered trademark of Interac Inc.; CIBC authorized user of the marks.

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

All other trademarks are owned by CIBC or related entities.

All information is valid at the time of printing and is subject to change without notice.

Important Phone Numbers

CIBC REWARDS CENTRE

In Canada and the U.S.

Elsewhere (call collect)

1-888-232-5656

905-696-4907

CIBC CREDIT CARD SERVICES

For Current Hours of Business, please visit

In Canada and the U.S.

Elsewhere

www.cibc.com

1-800-465-4653

514-861-4653

 Telecommunications Device for the Deaf (TDD) (in North America)

1-877-331-3338

CIBC LOST OR STOLEN CARD REPLACEMENT

In Canada and the U.S.

Elsewhere

1-800-663-4575

514-861-9898

Emergency Assistance

In Canada and the U.S.

Elsewhere

1-800-814-7442

416-784-5357

MASTERCARD GLOBAL SERVICE (LOST OR STOLEN CARD REPLACEMENT AND EMERGENCY ASSISTANCE)

In Canada

Elsewhere (call collect)

1-800-307-7309

1-636-722-7111

**Make the most of your
CIBC Aventura World Elite MasterCard Card.**

Visit www.cibcrewards.com today.

