

YOUR BENEFITS GUIDE

Welcome to your CIBC Select Visa™ Card



Welcome to your CIBC Select Visa Card. And a completely different credit card experience.



Your new CIBC Select Visa Card comes with our promise to help you get the very most out of your credit card.

It starts with an exceptional low interest rate. Unlike introductory rates that expire after the promotional period, your rate is guaranteed to save you money, year after year. And because your card is accepted at over 24 million establishments worldwide, you can take advantage of the savings by using it for all of your everyday spending.

Even better, your CIBC Visa Card offers you CIBC CreditSmart® – a suite of smart credit management features – all at no additional cost to you. Take advantage of customized tools that allow you to better organize and manage your monthly spending. Discover innovative services that help you make credit decisions that are right for your life -- including a suite of security and protection features for your peace of mind.

How you use all your new card features and benefits is totally up to you. But one thing is certain. It's a completely different credit card experience. It's a **credit card on your terms**®. And it's only from CIBC.

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. Enjoy.

SEE HOW MUCH YOU CAN SAVE WITH YOUR LOW INTEREST RATE!

With other credit cards, you could be paying an interest rate of 18% or as high as 28% on most department store credit cards. Your low CIBC Select Visa Card annual interest rate is currently at a lower rate. That means you can depend on your CIBC Select Visa Card to save you money!



The Chip-enabled CIBC Visa 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 Visa 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 Visa 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 Visa 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 CreditSmart – a suite of smart credit management features from CIBC

Enhanced Monthly Statement

Understanding exactly where you spend your money is easy. In addition to all of the information that you expect on your credit card statement, you now have access to the CIBC CreditSmart spend report. You'll be able to see, at a glance, where you're spending your money – both on a monthly and year-to-date basis – by automatically tracking your spending in 10 common spend categories such as "Retail and Grocery," "Transportation" and "Restaurants."

CIBC CreditSmart Spend Report

Organized information at your fingertips. The CIBC CreditSmart spend report, summarized on your monthly statement, is also available through CIBC Online Banking. With the online spend report, you can access your daily transaction information, see more details behind the 10 spend categories, and compare your spending from month-to-month. Best of all, you can set budgets in each category for the total amount you want to spend each month. The online spend report will provide you with all of the information you need to track and manage your spending in the ways that are right for you.

CIBC CreditSmart Spend Alerts

Monthly budgeting made simple. Once you've used your CIBC CreditSmart spend report online to set up monthly budgets, you can choose to be notified with CIBC CreditSmart spend alerts when your spending exceeds your budget. You can also choose to have an alert sent to you when you're approaching your credit limit, which can help avoid fees or inconvenience.¹ You can even let us know how you would like to be notified – by e-mail, phone or through your Online Banking Message Centre. If you decide not to receive spend alerts, you can simply track your budget on the spend report section of your monthly statement. How you manage your budget is up to you.

CIBC CreditSmart Personal Spend Manager

Track your credit card spending in customized categories that are personal to you. With the CIBC CreditSmart personal spend manager – available through CIBC Online Banking – you can create and manage your own personal spending categories (such as “Wedding,” “Basement Renovation” or “Spring Wardrobe”). Once your categories are created, it's easy to track and manage your personal budgets. Simply assign transactions to categories as you see fit, and print a personalized summary report. Best of all, as your needs change you can change your categories along with them.

CIBC CreditSmart Fraud Alerts

Security measures with you in mind. It is important that you feel protected from fraudulent activity on your credit card. With CIBC CreditSmart fraud alerts, you can be notified as soon as there are any signs of unusual activity on your card.

In addition to receiving a fraud alert call at home, you can also choose to receive fraud alerts by e-mail or through your Online Banking Message Centre. These additional notification channels will help us reach you as quickly as possible so that you can take immediate action if unauthorized use is suspected.

CIBC CreditSmart Credit Report Alerts

Stay on top of changes to your credit report. It's important that you be aware of activity on your credit report so you can respond immediately to suspicious activity. CIBC CreditSmart credit report alerts are a CIBC Online Banking tool that will help protect your credit report and your financial well-being. Equifax Canada will inform you of key changes² to your personal Equifax credit report, such as new activity, inquiries and new credit applications. You can even choose how you'd like to be notified – by phone, e-mail or through your Online Banking Message Centre.

CIBC CreditSmart Identity Theft Assistance

Helping you protect your identity. CIBC CreditSmart identity theft assistance provides you with information and assistance when you suspect identity theft. One simple call to CIBC Credit Card Services (1-800-465-4653) will ensure you receive guidance and clear instructions about how to proceed with your inquiry – giving you confidence to take action as needed.

Insurance and Financial Benefits

COMMON CARRIER ACCIDENT INSURANCE³

Travel with your mind at ease. Flying or travelling by ferry, train or bus? Simply charge your fare to your CIBC Select Visa Card and you, as the Primary Cardholder, and your spouse and dependent children are automatically covered with up to one hundred thousand dollars (\$100,000) Common Carrier Accident Insurance. For information, please call 1-866-363-3338 or call collect 905-403-3338. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

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 Visa Card, subject to your available credit and your available cash, at any CIBC Instant Teller[®] Machine or any of the nearly one million bank machines displaying the Visa, *Interac*^{®1} or Plus[™] System symbols.⁴ All you need is your card and your PIN. If you wish, you can even change your PIN at any CIBC Instant Teller Machine.⁵

FREE ADDITIONAL CARDS

Organize your household spending like never before. As a CIBC Select Visa Cardholder, you can request up to three free additional pre-approved cards for your spouse, other family members, or anyone else you wish. At the end of each statement period, all charges will appear on the Primary Cardholder's monthly statement.

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.

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 Visa 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 Visa Statement, without being charged a fee.⁵ Convenience Cheques are subject to your available credit and available cash. Call 1-800-465-4653 to order your free supply of personalized Convenience Cheques.

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

CAR RENTAL DISCOUNTS

Take advantage of additional savings. As a CIBC Select Visa Cardholder, you can save up to 25% at participating AVIS^{®2} locations and at participating Budget^{®3} locations in Canada and the U.S. when you pay with your CIBC Select Visa Card.⁷ AVIS reservations may be made online at www.avis.ca/cibc or by calling 1-800-TRY AVIS (879-2847). Please quote AVIS worldwide discount number C277500. Budget Reservations may be made online at www.budget.ca/cibc or by calling 1-800-268-8900. Please quote Budget Corporate Discount number #A748700

OPTIONAL CIBC TRAVEL INSURANCE⁸ (Available at an additional cost)

Take advantage of extra travel coverage when you need it. Your CIBC Select Visa Card provides you with many travel benefits. However, you may require additional coverage that is not available on your card. With CIBC Travel Insurance, you can purchase other coverage for you, your spouse and dependents when travelling outside your province of residence. We offer a number of products that are designed to help protect you against the unexpected costs associated with emergencies that can occur before or while travelling. Call us today at 1-800-898-0392 to enroll and charge the selected coverage to your CIBC Select Visa Card.

CARD REPLACEMENT AND UP TO \$1,000 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 branch, 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 Visa Card should be reported immediately by calling 1-800-663-4575.

Remember, you can also receive an emergency cash advance of up to \$1,000, subject to your available credit and your available cash, if your card is lost or stolen.⁴

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 Select Visa Card.

To make the most of your new CIBC Select Visa Card, visit www.cibc.com and register for CIBC Online Banking.

IMPORTANT PHONE NUMBERS

CIBC CREDIT CARD SERVICES

For current Hours of Business, please visit:	www.cibc.com
In Canada and the U.S.	1-800-465-4653
Elsewhere	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.	1-800-663-4575
Elsewhere	514-861-9898

CIBC EMERGENCY ASSISTANCE

In Canada and the U.S.	1-800-814-7442
Elsewhere	416-784-5357

VISA LOST OR STOLEN CARD REPLACEMENT & EMERGENCY ASSISTANCE

(available outside of Canada)

United States	1-800-Visa-911
Elsewhere	410-581-9994

OTHER SERVICES

Common Carrier Accident Insurance

In Canada and the U.S.	1-866-363-3338
Elsewhere (call collect)	905-403-3338
AVIS Worldwide Reservations	1-800-879-2847
Budget ^{®3} Reservations	1-800-268-8900

Optional CIBC Travel Insurance

Anywhere in North America	1-800-898-0392
Outside North America (call collect)	416-340-8187

WEBSITES

CIBC website	www.cibc.com
CIBC CreditSmart website	www.cibccreditsmart.com

- 1 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.
- 2 This service is provided by Equifax Canada, a leading credit bureau in Canada.
- 3 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 included insurance(s), 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(s) require purchases, common carrier fares and other trip costs to be charged to the card to activate coverage (other conditions may also apply). 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.
- 4 We may decline a cash advance, Convenience Cheque or Balance Transfer if it would exceed your credit limit. We will decline it if it would exceed your cash limit. Your cash limit is initially set at 50% of your credit limit. The cash limit only applies to cash transactions (i.e. cash advances, Balance Transfers, and Convenience Cheques). Interest accrues from the date advances are taken.
- 5 All cardholders (primary and authorized users) on the account will receive a PIN.
- 6 Convenience Cheques bear interest from the date they are posted to your CIBC Select Visa Account. Convenience Cheques are subject to your available credit and your available cash. Convenience Cheques will not be processed if your CIBC Select Visa Account is not in good standing. Convenience Cheques cannot be used for payments on, or to transfer balances from, other CIBC credit cards, CIBC Personal Lines of Credit, Loans and Mortgages. Convenience Cheques cannot be certified and you cannot dispute a transaction for which you have used a Convenience Cheque.
- 7 Savings between 5-25% are available off lowest available discountable rate on qualifying rentals. Must quote AWD # C277500 or BCD # A748700 at time of reservation at participating Avis locations worldwide or Budget locations in Canada and the U.S. and charge the rental to your CIBC Credit Card. (Quebec residents may obtain the discount without using their card, provided they show the card when paying by an alternative acceptable payment option). The discount received depends on fleet availability, location, type of vehicle rented and seasonality. Discounts apply to time and kilometre/mileage charges only. Standard rental conditions apply.
- 8 CIBC Travel Insurance is underwritten by member companies of The Co-operators, and is administered by TIC Travel Insurance Coordinators Ltd. No insurance is payable for any pre-existing condition unless you have applied and qualified for pre-existing condition coverage and received a Guarantee of Coverage from the insurer. A detailed summary of the Terms, conditions, limitations, exclusions and other provisions are contained in the Certificate of Insurance, which you receive upon purchase.

TM1 Trademark of CIBC.

[®] Registered trademark of CIBC.

[®]1 Trademark of Interac Inc.; CIBC auth. user.

[®]2 Avis is a registered trademark licensed to Aviscar, Inc. for use in Canada.

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

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

**Make the most of your
CIBC Select Visa Card.**

**Visit www.cibc.com and register for
CIBC Online Banking today.**

