



Credit Card Privacy Disclosures, Terms and Conditions for CIBC Dividend® Visa Infinite*, CIBC Dividend Platinum® Visa*, CIBC Aventura® Gold Visa*, CIBC Aventura® Visa Infinite* and CIBC Select® Visa* Cards

Please read the Privacy Disclosures and Terms and Conditions below. You must read them and confirm that you have read, understood and agree to the terms by clicking "Submit" at the bottom of the application page.

Privacy Disclosures

Privacy Disclosure for all Cardholders: You consent to the collection, use and sharing of your personal information as described in CIBC's privacy policy, Your Privacy is Protected. This includes exchanging information about you within CIBC (including with CIBC's Canadian affiliates), with credit bureaus, program partners, and others as may be needed for:

- identifying you;
- qualifying you for products and services;
- confirming information you give us;
- protecting you and CIBC from error and criminal activity;
- confirming your creditworthiness;
- fulfilling legal and regulatory responsibilities; or
- marketing products and services of CIBC, any CIBC partner program, or other third parties.

We may contact you for any of these purposes at the numbers and addresses you have provided to us, including by automatic dialing-announcing device. If you no longer want to receive marketing from CIBC, you may contact CIBC at 1 800 465 CIBC (2422) at any time. You will not be refused products or services just because you choose not to receive marketing.

CIBC's privacy policy is available at any banking centre or www.cibc.com. This policy may be updated from time to time. We will post our most up-to-date policy on our website.

Terms and Conditions

Terms for Primary Cardholder only: You are asking CIBC to open an Account in your name and have a CIBC credit card issued to you.

By completing the application form, you confirm the information you've given is true and complete. You will be solely responsible for the full Balance including for all Transactions by the Authorized User(s).

You acknowledge and agree that you will comply with the CIBC Cardholder Agreement that we will send you, as amended or replaced from time to time. The signing, activation or use of your credit card, accessing of your Account in any way or making of a payment to your Account means that you have reviewed, read and agreed to the CIBC Cardholder Agreement.

You also agree to comply with the Cardholder Banking Service Agreement, as amended or replaced from time to time. The Cardholder Banking Service Agreement applies if you connect a CIBC deposit (or other account) for access through your CIBC credit card.

You authorize us to charge the non-refundable annual fees (if applicable) to your Account. You acknowledge that Card features/services may change from time to time.

You must tell us immediately if your card or card details are lost or stolen or your Account is compromised. Subject to the CIBC Cardholder Agreement and applicable law and provided you have complied with your obligations to keep your PIN and card safe, you will not be liable for unauthorized Transactions or for Transactions which occur after you tell us your card has been lost or stolen. Subject to applicable law, if your Account is used with a PIN at an ATM, you will be liable for all Transactions which occur before we receive notice from you that your card is lost or stolen. Please see your CIBC Cardholder Agreement for more information.

Additional terms for Loyalty Programs: If the Card you have applied for allows you to earn loyalty rewards, you agree to be bound by the loyalty program terms and conditions, as amended and replaced from time to time. You acknowledge that these programs may be changed or terminated at any time, subject to applicable law.

Terms for Balance Transfers: If your application is approved, we will process item 1 first, then item 2, then item 3. If any item would make you exceed your Available Credit or Available Cash, that item will not be processed; we cannot process partial amounts. Interest applies from the date the transfer is posted to your Account. You are also responsible for interest that continues to accrue on the non-CIBC account(s) from which you are transferring a balance(s) until the transfer amount is credited to the non-CIBC account(s). Please note that interest may be charged at the same time on both your CIBC Account and the account(s) from which you are transferring a balance, until the transfer amount is credited to the non-CIBC account. Balance Transfers do not result in cancellation of your non-CIBC accounts. The Balance Transfer form cannot be used for transfers from/payments to other CIBC credit cards; such requests will not be processed. Please remember to continue to make your minimum payments on non-CIBC accounts (from which you are transferring balances) until the Balance Transfer amounts are credited to those accounts (allow 3 to 4 weeks) to avoid late fees. Please note that stop payments cannot be processed on Balance Transfers. Completion of every section will ensure prompt processing. Balance transfers do not earn loyalty rewards.

Disclosures

CIBC Aventura Visa Infinite Card and CIBC Aventura Gold Visa Card: If you apply for and/or cannot be approved the CIBC Aventura Visa Infinite Card, you are asking CIBC to consider you for a CIBC Aventura Gold Visa Card instead. You understand that the CIBC Aventura Visa Infinite Card and the CIBC Aventura Gold Visa Card have the same welcome bonus, interest rate and fees, but the CIBC Aventura Gold Visa Card does not include Out-of-Province Travel Medical Insurance for the first 3 days of a trip by a Primary Cardholder aged 65 or over, Trip Interruption Insurance or Trip Cancellation Insurance.

CIBC Dividend Visa Infinite Card and CIBC Dividend Platinum Visa Card: If you cannot be approved for the CIBC Dividend Visa Infinite Card you are asking CIBC to consider you for a CIBC Dividend Platinum Visa Card instead. You understand that the CIBC Dividend Visa Infinite Card and the CIBC Dividend Platinum Visa Card have the same interest rates, but the CIBC Dividend Platinum Visa Card:

- has an annual fee of \$99;
- earns cash back at a rate of up to 4% in net annual Card purchases;
 - Effective February 1, 2021, the CIBC Dividend Platinum Visa Card earns cash back at a rate of up to 3% in net annual Card purchases.
- does not include Out-of-Province Emergency Travel Medical Insurance, Trip Interruption Insurance and Flight Delay and Baggage Insurance.
 - Effective February 1, 2021, the CIBC Dividend Platinum Visa Card does not include Out-of-Province Emergency Travel Medical Insurance, Trip Interruption Insurance, Flight Delay and Baggage Insurance and Mobile Device Insurance.

Credit Card Privacy Disclosures, Terms and Conditions for CIBC Dividend Visa Infinite, CIBC Dividend Platinum Visa, CIBC Aventura Gold Visa, CIBC Aventura Visa Infinite and CIBC Select Visa Cards

Insurance Included as a Feature of your Credit Card – Disclosure

Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada (RSA)**. You may contact RSA at 1 866 363-3338 in Canada and the U.S or collect from elsewhere at 905 403-3338 or visit cibccentre.rsagroup.ca. Different cards will have different coverage(s). To learn about which coverage(s) are included with a specific card, and important information regarding coverage eligibility requirements, benefits, limitations and exclusions, see 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, accommodations and other trip costs to be charged to the card to activate coverage. Other conditions may also apply. Car Rental Collision/Loss Damage Insurance (CLDI) is available for a rental period of up to 48 days for rental cars with a MSRP of up to \$65,000 CAD. The full cost of the rental must be charged to the card and the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW) must be declined. CLDI provides coverage up to the actual cash value (ACV) of the rental vehicle as defined in your insurance certificate. Note that some rental agencies may assess their damages at an amount greater than the ACV of the rental vehicle and you may be liable to them for the difference. Before declining the rental agency's CDW or LDW, you should read carefully and compare the terms of the rental agreement, the CLDI insurance certificate in your card package and any other insurance you own to decide which coverage best meets your protection needs. Out-of-Province Emergency Travel Medical Insurance (TMI) covers the primary cardholder, their spouse and dependent children for the first 15 days of a trip if the insured person is age 64 or under (for all cards that have TMI coverage, dependent children must be under 21 years of age or under 25 years of age if a full time student, unless they have a permanent physical or mental impairment); TMI may not cover medical procedures performed without pre-approval. 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).

Interpretation: Capitalized terms used in this application have the meanings given to them in the CIBC Cardholder Agreement unless otherwise defined. The CIBC Credit Card Summary of Annual Interest Rates and Fees does not apply to Simplii Financial™ credit cards.

Quebec only: You have expressly requested that this form and any related documents be drawn up in English.
Vous avez expressément exigé que le présent formulaire et tout document qui s'y rattache, soient rédigés en anglais.

For more information about Cards, please call 1 800 465-4653 toll-free. The CIBC Cardholder Agreement and other information may also be obtained from www.cibc.com. The Card interest rates and fees shown are current as of November 1, 2020.

* Trademark of Visa International, used under license.
All other trademarks are owned by CIBC or related entities.