



## Credit Card Privacy Disclosures, Terms and Conditions for CIBC Dividend® Visa Infinite\* and CIBC Dividend Platinum® Visa Cards

Please read the Credit Card Privacy Disclosures and Terms and Conditions and Authorization below. In order to submit your application, you must select "Submit" at the bottom of the application page.

If you have indicated that you are self-employed, please note that CIBC may require your financial statements in order to process your application.

### Privacy Disclosures

**Privacy Disclosure for all Cardholders:** In this section, "CIBC", "we" or "us" refers to the Canadian Imperial Bank of Commerce and its Canadian affiliates. 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 and with credit bureaus, program partners, and others as may be needed for: (i) identifying you; (ii) qualifying you (or someone you are providing a guarantee for) for products and services; (iii) confirming information you give us; (iv) protecting you and CIBC from error and criminal activity; (v) confirming your creditworthiness; (vi) fulfilling legal and regulatory responsibilities; or (vii) 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](http://www.cibc.com). This policy may be updated from time to time. We will post our most up-to-date policy on our website.

If you provide us with your Social Insurance Number (SIN), we may share it with credit bureaus to help make sure we get the correct credit bureau report. However, this is voluntary and you will not be refused products or services just because you choose not to provide your SIN.

### Terms and Conditions

**Terms for Primary Cardholder only:** You are asking CIBC to open an Account in your name and issue a CIBC credit card to you and any person(s) you name as an Authorized User. You will be solely responsible for the full Balance including for all Transactions by the Authorized User(s). You agree to be bound by the CIBC Cardholder Agreement we will send you, as amended or replaced from time to time. You will indicate your acceptance of the CIBC Cardholder Agreement by signing, using, or activating a card, accessing your Account in any way or making a payment on your Account. You also agree to be bound by the Cardholder Banking Service Agreement, as amended or replaced from time to time. It applies if you register 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.

If we advised you that a CIBC credit card is preapproved, you understand that we may withdraw this offer if any unfavourable change in your financial position or account status has occurred recently or occurs after you sign this form.

**Terms for Authorized User only:** We will send the Primary Cardholder the CIBC Cardholder Agreement, other agreements and card terms (collectively the "Agreements"). You agree to be bound by the Agreements, as amended and replaced from time to time. Signing, using or activating a Card or using the Account in any way will indicate that you have accepted the Agreements. We will send all Agreement amendments, other information, and Card renewals/replacements to the Primary Cardholder.

**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 Dividend Visa Infinite Card, CIBC Dividend Platinum Visa Card and CIBC Dividend Visa Card:** By applying for a CIBC Dividend Visa Infinite Card or a CIBC Dividend Platinum Visa Card, you are requesting CIBC consider you for both Cards. If you qualify for both Cards, you will receive the CIBC Dividend Visa Infinite Card; if you qualify only for the CIBC Dividend Platinum Visa Card, you will be issued that Card.

You understand that the CIBC Dividend Platinum Visa Card and the CIBC Dividend Visa Infinite Card have the same interest rates and fees, but the CIBC Dividend Visa Infinite Card includes Out-of-Province Emergency Travel Medical Insurance, Trip Interruption Insurance and Flight Delay and Baggage Insurance.

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

- has no annual fees;
- earns cash back at a rate of up to 2% in net annual Card purchases; and
- includes only \$100,000 Common Carrier Accident Insurance and does not include Auto Rental Collision/Loss Damage Insurance.

You acknowledge and agree that pursuant to the above if you apply for and cannot be approved for a CIBC Dividend Platinum Visa Card, you are asking CIBC to consider you for a CIBC Dividend Visa Card. The differences between these cards are set out above.

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**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](http://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](http://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. For the CIBC Aerogold Visa Infinite Privilege Card and the CIBC Aventura Visa Infinite Privilege Card, CLDI is available for a rental period of up to 48 days for rental cars with a MSRP of up to \$85,000 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); for the CIBC Aventura Visa Infinite Card and the CIBC Aerogold Visa Infinite Card; TMI also covers the first 3 days of a trip if the insured person is age 65 or older; for the CIBC Aerogold Visa Infinite Privilege Card and the CIBC Aventura Visa Infinite Privilege Card, TMI covers the primary cardholder, their spouse and dependent children for the first 31 days of a trip if the insured person is age 64 or under, or for the first 10 days of a trip if the insured person is age 65 or older; 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](http://www.cibc.com). The Card interest rates and fees shown are current as of November 17, 2019.

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