



Welcome to your CIBC Aeroplan[®] Visa[®] Business Card



CIBC Aeroplan® Visa® Business Card

Accelerated rewards. Premium benefits.

The **CIBC Aeroplan Visa Business Card** comes loaded with exceptional benefits.

It's designed to bring greater flexibility and convenience to the way you manage your business expenses—and that's just the beginning. You'll also earn Aeroplan® points faster. These points can be redeemed for flights, car rentals, hotel stays and more. Plus, your business will benefit from a range of insurance coverages¹ and elevated Air Canada® travel benefits. At home and around the world, this card is your passport to a truly exceptional travel experience.

Do better business with these premium benefits

- **Free first checked bags** for the primary cardholder, authorized users and up to 8 companions travelling on the same reservation—every time you fly with Air Canada^{2,3}
- **Authorized users** can now enjoy and access travel benefits even when travelling without the primary cardholder²
- Earn up to **4 complimentary Air Canada Maple Leaf Lounge™ Guest Passes** per year⁴
- **A range of insurance coverages** including Trip Cancellation/Trip Interruption, Car Rental Collision/Loss Damage and Flight Delay and Baggage¹
- **Reach Aeroplan Elite™ Status sooner** by earning Status Qualifying Miles and Status Qualifying Segments with purchases made on your account^{2,5}



Your guide to getting started

1. Activate each card through CIBC Online Banking® or CIBC Mobile Banking®, or by calling CIBC at 1 800 465-4653 (in Canada and the US) or 514 861-4653 (from elsewhere). If your card is a replacement from another product, you can also activate by making a purchase with your existing PIN.
2. Register for Online Banking and download the CIBC Mobile Banking App to help stay on top of your spending. Learn more at [**cibc.com/howtoregister**](https://www.cibc.com/howtoregister).
3. Pay with a touch by adding your CIBC Aeroplan Visa Business Card to your mobile wallet. Learn more at [**cibc.com/ways-to-pay**](https://www.cibc.com/ways-to-pay).
4. Complete your online profile at [**aircanada.com/aeroplan**](https://www.aircanada.com/aeroplan) to check your Aeroplan points balance, book your travel, review Aeroplan transactions, access relevant offers, plus manage your rewards all in one convenient place!
5. Ensure all authorized users link their Aeroplan number at [**aircanada.com/linkmycard**](https://www.aircanada.com/linkmycard) to access Air Canada travel benefits even when travelling without the primary cardholder.²
6. Remove the Contact Card from the back pocket of this Benefits Guide and pop it into your wallet for easy reference when you're on the go.

Accelerate your earning

- Earn 1.5 Aeroplan points per \$1 spent on shipping, internet, cable, phone services, travel and dining⁶
- Earn 2 Aeroplan points per \$1 spent with Air Canada directly, including through Air Canada Vacations^{®6}
- Earn 1 Aeroplan point per \$1 spent on all other purchases⁶
- Earn Aeroplan points twice when you pay with your CIBC Aeroplan Visa Business Card and provide your Aeroplan number at more than 150 Aeroplan partner brands and over 170 online retailers through the Aeroplan eStore⁷

Add authorized users

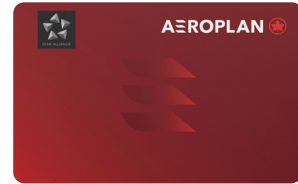
Earn Aeroplan points faster with up to 9 authorized users to consolidate business expenses and maximize the opportunities to earn Aeroplan points. An incremental fee applies to each additional card.

Aeroplan points will not expire

Aeroplan points will not expire as long as the primary cardholder continues to hold a CIBC Aeroplan Visa Business Card, so they're available when you're ready to use them.⁸



+





Enjoy an elevated travel experience

Elevate your travel with Aeroplan Elite Status

Loyalty deserves to be rewarded. With the Aeroplan program, the most loyal members enjoy a better travel experience when they fly more frequently with Air Canada. This includes booking advantages, premium services at the airport, and choices for upgrades.

To learn more, visit aircanada.com/elite.

Reach status sooner

As the primary cardholder, you will earn 1,000 Status Qualifying Miles and 1 Status Qualifying Segment for every \$5,000 in eligible purchases made on your card.^{2,5}

Get the benefit of a better travel experience

100% Air Canada seat availability⁹

Every Air Canada seat available for purchase is also available for Aeroplan points—no restrictions. Choose flights to over 200 destinations on Air Canada, and more than 1,300 destinations available through airline partners.

Preferred pricing for flight rewards¹⁰

Aeroplan credit cardholders can often book flight rewards for even fewer Aeroplan points.

No cash surcharges¹¹

No cash surcharges on any Air Canada flight you book with Aeroplan points.

Flight rewards, paid your way¹²

Pay for Aeroplan flight rewards the way you want, with the flexibility to pay for part of your trip with Aeroplan points, and part with cash. You can also use points to cover carrier surcharges and third-party charges (such as taxes and airport fees).

Visit aircanada.com/aeroplan to learn more about these benefits.

Rewards that go beyond flights

Redeem for your perfect escape, including car rentals and hotel stays, and complete vacation packages like cruises and all-inclusive resort getaways. You can also redeem for a wide variety of gift cards (including Air Canada) and brand name merchandise such as luggage, electronics, home and garden products, Air Canada Maple Leaf Lounge passes, jewellery, tools and much more!

Visit aircanada.com/redeem to learn more about redemption opportunities.



Enhance your travel experience with valuable benefits

Save on baggage fees, allowing you to travel lightly through the airport^{2,3}

The primary cardholder, authorized users and up to 8 companions travelling on the same reservation (up to a maximum of 9 travellers) will all enjoy a free first checked bag (up to 23kg/50lb) when your travel originates on an Air Canada flight, every time you fly.

Authorized users must link their Aeroplan number at aircanada.com/linkmycard to access Air Canada travel benefits even when they're travelling without the primary cardholder.

Relax in the Maple Leaf Lounge before takeoff⁴

Earn a Maple Leaf Lounge Guest Pass for every \$10,000 of eligible spend on your card, up to 4 passes per year. Passes can be used by the primary cardholder, authorized users, or any companions, at select Maple Leaf Lounges in North America with a same-day ticket on a departing Air Canada flight.

Enjoy great savings

Visa SavingsEdge^{*13}

Visa SavingsEdge is an automated discount program for Visa Business cardholders. Unlock automatic savings on business solutions, travel and entertainment, electronics and more with your CIBC Aeroplan Visa Business Card.

For full details or to enroll your card and start saving today, please visit visasavingsedge.ca.





Car rental discounts¹⁴

Receive car rental discounts of up to 25% at participating Avis® and Budget® locations worldwide when you pay with your CIBC Aeroplan Visa Business Card.

To access these discounts, call Avis Worldwide Reservations at 1 800 879-2847 and quote Avis Worldwide Discount (AWD) #C277500, or call Budget Reservations at 1 800 268-8900 and quote Budget Corporate Discount (BCD) #A748700.

Save on gas

Link and use your eligible CIBC card with Journie Rewards to automatically save up to 10 cents per litre¹⁵ at participating Pioneer, Fas Gas, Ultramar and Chevron gas stations.¹⁶ Visit cibc.com/journie to get started.

Optimize and control business spending

At the end of each month, all charges (and Aeroplan points) will appear on the primary cardholder's monthly statement, which means you'll only have a single payment to make. Even better, with CIBC's added credit management features you'll be able to view all your card purchases organized into spend categories, set budgets and more.

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 into 10 common spend categories on your printed statement.

Spend alerts¹⁷

Set up alerts through Online Banking and choose to be notified by phone, email or online message when you've exceeded your customized budget or are nearing your credit limit.

Fraud alerts¹⁷

Set up alerts and choose to be notified as soon as possible about potential unauthorized use of your credit card through alerts by email or online message.

Manage cash flow

The CIBC Aeroplan Visa Business Card comes with a number of value-added services and options which give your business the power to customize your card to its needs.

Access to cash advances¹⁸

Cardholders can access up to \$1,000 daily in cash advances, subject to available credit and available cash, at any CIBC ATM or any of the nearly one million ATMs displaying the Visa, *Interac*® or Plus* System symbols. All you need is your card and PIN. You can also change your PIN online, from anywhere in the world, at any time via CIBC Online Banking or CIBC Mobile Banking.¹⁹ For more information visit cibc.com/managemycard.



Card Replacement and up to \$5,000 emergency cash advance¹⁸

Whether you're working at home or abroad, if a card is lost or stolen, or if any cardholder suspects someone is using their card or card number, contact CIBC Telephone Banking, CIBC Credit Card Services, or a CIBC Banking Centre as soon as possible.

You will have access to an emergency replacement card and up to \$5,000 in emergency cash advances.

Report a lost or stolen CIBC credit card immediately by calling [1 800 663-4575](tel:18006634575).

Cardholder Spending Limits

Take advantage of the convenience of having up to 9 authorized users on the business card account, but maintain control by easily setting unique spending limits for purchases and cash advances on each card.²⁰ As the Primary Cardholder, call us at any time to change the purchase or cash limits on any card. The new limits will take effect immediately.

Call 1 800 465-4653 to inquire about requesting additional cards or to assign spending limits. Alternatively, use CIBC Online Banking to add a new cardholder. Visit cibc.com/spendinglimits for more information.

Organize your payments

Consolidate recurring payments on your CIBC Aeroplan Visa Business Card by setting up pre-authorized payments to make payment reconciliation easy.

Auto Pay Service

Staying on top of your payments is now even easier with Auto Pay Service. Set up automatic payments from your CIBC Business account so you never have to worry about missing a payment. Choose to pay either the Minimum Payment or the Amount Due by the payment due date for each month.

To request an Auto Pay Service Authorization Form, call [1 800 465-4653](tel:18004654653).

Bridge short-term cash flow needs with CIBC Convenience Cheques²¹

You have the flexibility to use CIBC Convenience Cheques on your credit card account to make bill payments or transfer higher-rate balances from other non-CIBC credit cards.

To order your free supply of personalized CIBC Convenience Cheques, call 1 800 465-4653.

Manage my card

CIBC offers a number of features to manage your credit card digitally. Modern, convenient and safe—banking on your terms, when and where you want. Simply sign in to CIBC Online or Mobile Banking to get started. Enjoy on-the-go banking with our award-winning CIBC Mobile Banking App for iPhone®, iPad® and Android™.

Activate card

Just received your card and ready to use it? Easily activate a new or replacement credit card online at any time.

Choose your PIN

Easily choose or change your PIN online, from anywhere in the world, at any time.¹⁹ For more information, visit cibc.com/managemycard.

Lock and unlock card

Take the stress out of misplacing your credit card. Instantly lock your credit card with a few quick taps and unlock it with ease when you find it.

Replace lost, stolen or damaged card

If your card is lost, stolen or damaged, you can request a replacement card digitally in a few simple steps. A new card will be sent to you in the mail.

Credit card transaction alerts

Alerts allow you to stay on top of your credit card activity and quickly identify unauthorized transactions without having to log in. Receive alerts in real time whenever a transaction occurs on your card. Choose to receive alerts for all transactions or specify a dollar threshold over which to be notified.

Other alerts and reminders

You also have access to other alerts and reminders such as **real-time fraud alerts**, your **payment is due** and your **eStatement is ready**.

Visit cibc.com/alerts to learn more on how to set and manage alerts.

Enhanced transaction details

Easily recognize credit card transactions by clicking on transactions to see additional merchant details including merchant contact details and address.

Everyday management

Check your account balance and recent transactions, pay your monthly bills, set up future payments, apply for a credit limit increase, add a cardholder and more.

eStatements offer ease and convenience


View up to 7 years of your credit card statements online and on your mobile device. Save and print your statements any time or download them to use with your personal finance software.





Pay with ease



Contactless payments²²


Conveniently pay simply by waving the card or your eligible smartphone over a secure contactless reader. It's a great alternative to using cash for purchases. Just look for merchant terminals with the  contactless symbol.


Mobile Wallet

Just use your CIBC card with any of these mobile wallets: Google Pay™ for Android™ devices; Apple Pay® for iPhone®, iPad® and Apple Watch®; or Samsung Pay® for compatible Samsung® devices. Get the same rewards, security and protection as your physical card.

Click to Pay⁺

Your card can be used to click to pay with —an easier and more secure way to pay online. When you click to pay with  for online purchases, you don't need to enter 16-digit card numbers, look up passwords or fill out forms.

Enjoy easy, smart and secure online checkout with Click to Pay. Just look for this icon  when you check out at your favourite participating online retailers. You can sign up for Click to Pay:

1. At merchants that display this icon 
2. On Visa's Click to Pay enrollment page

For more information, visit cibc.com/ways-to-pay.

Insurance protection¹

The CIBC Aeroplan Visa Business Card comes with insurance and travel benefits to help protect you and your cardholders while travelling.

The information provided in this section is intended as general information only. Please refer to the enclosed Certificates of Insurance for the specific terms of your coverage, including the benefits, eligibility conditions, limitations and exclusions.

For emergency assistance, claims, or pre-trip planning information, visit cibc.client.insure or call [1 866 363-3338](tel:18663633338) in Canada and the US or collect from elsewhere at [905 403-3338](tel:9054033338).

Insurance	What is covered	Excess insurance†	Who is eligible
Trip Cancellation/ Trip Interruption Insurance	Provides reimbursement of eligible travel arrangements charged to your CIBC Aeroplan Visa Business Card before your departure date in the event of cancellation, interruption or delay of your trip for a covered reason. You can be covered for eligible trip cancellation expenses up to \$1,000 (CAD) per insured person, per trip, up to a maximum of \$5,000 (CAD) for all insured persons combined, and up to \$2,000 (CAD) per insured person, per trip for eligible trip interruption/trip delay expenses. You must call Global Excel Management Inc., the claims and assistance provider, on the day the cause of cancellation, interruption or delay of trip occurs or on the next business day. An exclusion applies for any medical condition that was not stable before your trip. Refer to your Certificate of Insurance for details.	Yes	Primary cardholder, primary cardholder's spouse and dependent children, a travelling companion

Insurance	What is covered	Excess insurance [†]	Who is eligible
Car Rental Collision/Loss Damage Insurance	Simply charge the full cost of your car rental to your CIBC Aeroplan Visa Business Card and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You could be protected by Car Rental Collision/Loss Damage Insurance up to the actual cash value of the rental vehicle, provided the value of the rental vehicle, in its model year, does not exceed the Manufacturer's Suggested Retail Price (MSRP) of \$85,000 (CAD) and all other conditions of coverage are met. Refer to your Certificate of Insurance for details.	No	All Cardholders
Common Carrier Accident Insurance	Whenever you travel by plane, ferry, train or bus and charge at least 75% of your fare to your CIBC Aeroplan Visa Business Card, you could be protected for accidental bodily injury including death, with up to \$500,000 (CAD) per insured person of Common Carrier Accident Insurance.	No	Primary Cardholder, primary cardholder's spouse and dependent children
Flight Delay and Baggage Insurance	Charge at least 75% of your scheduled flight to your CIBC Aeroplan Visa Business Card and you could receive coverage up to a maximum of \$500 (CAD) for reasonable living expenses such as meals and accommodations, ground transportation and entertainment expenses when your flight is delayed for more than 4 hours. Coverage also includes up to \$500 (CAD) for purchases of minimum essential clothing and toiletries when your baggage is delayed by an airline for more than 6 hours. Replacement items must be purchased within 4 days of the period of baggage delay. Plus, coverage includes up to \$500 (CAD) for loss, theft or damage of your checked baggage. Refer to your Certificate of Insurance for details.	Yes	All Cardholders, their spouses and dependent children

Insurance	What is covered	Excess insurance [†]	Who is eligible
Purchase Security & Extended Protection Insurance	Most new items of movable property purchased with your CIBC Aeroplan Visa Business Card could be replaced or repaired or you could be reimbursed if they are lost, stolen or damaged within 90 days of purchase. Plus, with Extended Protection Insurance, you could double the period of the original manufacturer's warranty up to one year on most purchases. Refer to your Certificate of Insurance for details.	Yes	All Cardholders

[†] Excess insurance means all other sources of recovery, indemnity or insurance coverage must be exhausted before these insurance coverages pay any benefits to you.

Optional CIBC Travel Insurance (available at an additional cost)

Take advantage of extra travel coverage when you need it. Your **CIBC Aeroplan Visa Business Card** provides you with many travel benefits. However, there are times 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 dependants 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.²³

Call us today at 1 800 898-0392 to enroll and charge the selected coverage to your CIBC Aeroplan Visa Business Card.



Important contact information

CIBC cibc.com
Authorized User Spending Limits . . . cibc.com/spendinglimits
Mobile payments cibc.com/ways-to-pay
Air Canada aircanada.com/contactus

CIBC Credit Card Services

In Canada & the US [1 800 465-4653](tel:18004654653)
Elsewhere* [514 861-4653](tel:5148614653)



Telecommunications Device for the Deaf (TDD) North America ... [1 877 331-3338](tel:18773313338)

CIBC Lost or Stolen Card Replacement

Submit a request on CIBC Online or Mobile Banking or call:
In Canada & the US [1 800 663-4575](tel:18006634575)
Elsewhere* [514 861-9898](tel:5148619898)

Visa Lost or Stolen Card Replacement and Emergency Assistance (available outside of Canada)

In the US [1 800 VISA-911](tel:1800VISA911)
Elsewhere* [303 967-1096](tel:3039671096)

CIBC Travel Insurance Assistance

Belair Insurance Company Inc. cibc.client.insure
Canada & US [1 866 363-3338](tel:18663633338)
Elsewhere* [905 403-3338](tel:9054033338)

*Call collect.

Optional CIBC Travel Insurance Assistance

In Canada and the US [1 800 898-0392](tel:18008980392)
Elsewhere* [416 340-8187](tel:4163408187)

Car Rental

Avis Worldwide Reservations—
AWD #C277500 [1 800 879-2847](tel:18008792847)
Budget Reservations—
BCD #A748700 [1 800 268-8900](tel:18002688900)

Aeroplan Contact Centres aircanada.com/aeroplan

If you have questions about Aeroplan, call between 7am and midnight (EST) 7 days a week
Canada, US, Antigua, the Bahamas, Barbados, Bermuda, the Cayman Islands, Jamaica & Trinidad [1 800 361-5373](tel:18003615373)
Hong Kong [852 2521-2138](tel:85225212138)
UK [0871 220-7777](tel:08712207777)
Montreal & all other areas [514 395-0300](tel:5143950300)

Air Canada Customer Service 24 hours a day, 7 days a week

Canada & US [1 888 247-2262](tel:18882472262)

You'll find many of these contact details on a wallet card on the back pocket of this guide.

Important Privacy Information[‡]

In order to receive the above benefits and features of your new CIBC Aeroplan Visa Business Card and the enhanced Aeroplan program, CIBC will share certain information (including credit card transactions) with Aeroplan and Air Canada for the purposes of marketing and promoting the Aeroplan program, Air Canada, its travel-related affiliates and Aeroplan partners.

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 Aeroplan Visa Business Card.

Privacy Statement

[‡] By using your card on or after November 8, 2020, you are consenting to the following: **Information we collect and share:** We share certain personal details from your credit card application with Aeroplan Inc. ("Aeroplan") and Air Canada, who own and operate the Aeroplan Program: Name, Mailing address, Phone number, Email, Language preference, Date of birth, Aeroplan membership number, if you've provided it. If your application is approved, we share certain credit card transaction details on your Account with Aeroplan and Air Canada: Merchant name, Address, Transaction date, Amount, Whether you or an authorized user made the transaction. **How Aeroplan and Air Canada use the information:** We share this information so you can get the Aeroplan Program benefits and features and so Aeroplan and Air Canada can administer the Aeroplan Program. Aeroplan and Air Canada may use this information as described in their privacy policies: (i) They may use this information to share targeted offers to market and promote the Aeroplan Program. This includes encouraging you to collect points and spend with Aeroplan, Air Canada or Aeroplan Program partners; (ii) They may share your contact information, interests, preferences and insights about your purchasing and travel patterns with Air Canada's airline and travel-related affiliates. Air Canada airline and affiliates may use this information to market and promote their own products and services, like to tailor travel-related offers you might be interested in. You can withdraw your consent at any time; (iii) With your consent, they may share your contact information, interests, preferences and insights about your purchasing patterns with Aeroplan Program partners. Their partners may use this information to market and promote their own products and services, like to tailor offers you might be interested in. You can withdraw your consent at any time; (iv) They may remove personal information about you to collect anonymous data. They may use this for internal reports and analytics, and to market and improve their products, services and the Aeroplan Program. They may share this anonymous data, or reports based on that information, with Air Canada's airline and travel-related affiliates or other Aeroplan Program partners who may use it in the same ways. **How we use the information we receive from Aeroplan:** If your application is approved, CIBC will get your Aeroplan Program transactions and related information — like your Aeroplan Miles accumulation, balance or redemptions, your Aeroplan status and your use of Aeroplan Program benefits — from Aeroplan. We may use this information to share offers about CIBC's Aeroplan cards with you and as described in our privacy policy. We may remove personal details about you and use this anonymous data in several ways: For internal reports and analytics; To market and improve the Aeroplan Program and its products and services; Share it with CIBC affiliates and partners that may use it in the same ways. For more information, please review the CIBC Aeroplan Program Privacy Statement available at cibc.com/aeroplanprivacy, which may be updated from time to time. For more information about how Aeroplan and Air Canada may collect, use or share your information or to learn about the choices you may exercise with respect to Aeroplan and Air Canada's handling of your personal information, contact Aeroplan or review their online privacy policy at aircanada.com/aeroplan-privacypolicy.

Terms and conditions

- ¹ Insurance coverage(s) included with CIBC credit cards are underwritten by **Belair Insurance Company Inc.** You may contact the insurer at [1 866 363-3338](tel:18663633338) in Canada and the US or collect from elsewhere at [905 403-3338](tel:9054033338) or visit cibc.client.insure. Different cards will have different coverage(s). To learn about which coverage(s) are included and important information regarding coverage eligibility requirements, benefits, limitations and exclusions, see cibc.com/ca/credit-card/agreements-insurance.html and review the Certificate(s) of Insurance in your card package. Some insurance coverage(s) require purchases, car 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 vehicles 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 Certificate of Insurance. 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 Certificate of Insurance in your card package and any other insurance you own to decide which coverage best meets your protection needs. Trip Cancellation and Trip Interruption Insurance may not cover certain health/medical conditions that are not stable before your trip. Certain coverage(s) are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available).
- ² The Aeroplan number of the person accessing the benefit must be included in the qualifying reservation, and the name on the airline reservation must be identical to the name on the Aeroplan account of the traveller. For authorized users' ability to access available benefits, their Aeroplan number must be linked to a valid CIBC Aeroplan credit card account as verified by the bank. Linking can be done by visiting aircanada.com/linkmycard. Please allow up to 72 hours after the CIBC Aeroplan credit card account is approved, or the Aeroplan number of the authorized user is linked to the authorized user credit card, for these benefits to be activated. The Aeroplan accounts of the primary cardholder and authorized users must be in Good Standing at time of flight for airline benefits to apply. Airline benefits will no longer be available if your CIBC Aeroplan credit card account is not in Good Standing, or if it is closed, regardless of reason for closure. Airline benefits may no longer apply if the CIBC Aeroplan credit card product is changed to a different product. Aeroplan membership and benefits are subject to the Aeroplan Program Terms & Conditions (aircanada.com/aeroplan-termsandconditions) and any applicable Air Canada terms and conditions relating to a benefit, as determined by Air Canada in its sole discretion and as may be changed from time to time. Capitalized terms used have the meanings set out in the CIBC Business Cardholder Agreement (Personal Liability).
- ³ CIBC Aeroplan Visa Business Card primary cardholders, authorized users, and up to 8 other passengers travelling on the same reservation (up to a maximum of 9 travellers) are each entitled to a free first checked bag up to 23kg/50lb. Benefit only applies when checking in with Air Canada, for a flight operated by Air Canada, Air Canada Rouge or under the Air Canada Express brand. Benefit is not available if check-in is with another airline. If the first checked bag is already complimentary (for example, as a result of Aeroplan Elite Status or fare purchased), there is no additional checked bag benefit that will be provided. Free first checked bag benefit may not be applied retroactively and no refunds will be issued. Service charges for additional/oversized/overweight baggage may apply. For more information on baggage restrictions, please visit aircanada.com/baggage.
- ⁴ CIBC Aeroplan Visa Business Card primary cardholders are entitled to receive one (1) Air Canada Maple Leaf Lounge One-Time Guest Pass (each a "Guest Pass") for every \$10,000 in eligible net Purchases (which excludes any returns and credits, Cash Advances, Balance Transfers, CIBC Convenience Cheques, interest, fees and payments) charged to the CIBC Aeroplan Visa Business Card account within an account year (being each consecutive 12-month period following the CIBC Aeroplan Visa Business Card account open date) up to a maximum of 4 Guest Passes in an account year. All earned Guest Passes will be deposited in the primary cardholder's Aeroplan account approximately 7-14 calendar days following the account year. Each Guest Pass will expire 12 months from the date of issuance. One Guest Pass may be used for single admittance by the primary cardholder or authorized users or any guest(s) accompanying any of them to access an eligible Air Canada Maple Leaf Lounge (as identified below) upon presentation of a Guest Pass, along with a same-day, confirmed ticket on a flight operated by Air Canada,

Air Canada Rouge or under the Air Canada Express brand. Eligible Maple Leaf Lounges are limited to those Maple Leaf Lounges located in Canada and in the United States only and exclude International Maple Leaf Lounges located in the international departure zones of Canadian airports. Access also excludes Air Canada Signature Suites and lounges operated by third parties, such as the Star Alliance member airlines. Any guest entering a Maple Leaf Lounge using a Guest Pass must be accompanied by the eligible primary cardholder or authorized user. Anyone under the age of majority entering a Maple Leaf Lounge must be accompanied by an adult with access to the lounge. Age of majority is determined by the jurisdiction in which the Maple Leaf Lounge is located. Benefit may only be used as described, and otherwise cannot be transferred. Access is subject to space availability. An unused Guest Pass will automatically be cancelled if your CIBC Aeroplan credit card account is not in Good Standing, or if it is closed, regardless of reason for closure. An unused Guest Pass may no longer be available if the CIBC Aeroplan credit card product is changed to a different product. All Maple Leaf Lounges Terms and Conditions apply and can be reviewed at aircanada.com/lounges-termsandconditions.

- ⁵ For every \$5,000 in eligible net Purchases (which excludes any returns and credits, Cash Advances, Balance Transfers, Convenience Cheques, interest, fees, payments) charged to your CIBC Aeroplan Visa Business Card account, primary cardholders will receive 1,000 Status Qualifying Miles ("SQM") and 1 Status Qualifying Segment ("SQS"), to be deposited in their Aeroplan account at the end of the next CIBC Aeroplan credit card account billing period. Please allow up to 3 calendar days after your CIBC Aeroplan credit card account statement date for the deposit to appear. SQM and SQS are not redeemable towards Aeroplan Rewards and only count toward Aeroplan Elite Status qualification. SQM do not count towards Million Mile Status. Authorized users are not eligible to receive SQM or SQS through this benefit; however, all eligible spend by authorized users will count towards the primary cardholder's spend. Primary cardholders may earn unlimited bonus SQM and SQS during an Aeroplan Elite Status qualification period. All Aeroplan Elite Status Conditions apply and can be reviewed at aircanada.com/elite-termsandconditions.
- ⁶ Aeroplan points are earned on card purchases less returns, and not on cash advances, interest, fees, balance transfers, payments or CIBC Convenience Cheques Bonus rate of 2 Aeroplan points on each \$1.00 in purchases (net of and/or less returns) made directly from Air Canada, for products and services completed online at aircanada.com, in-person at an Air Canada customer service counter at the airport or aboard an Air Canada flight and Air Canada Vacations packages. Excluded from the bonus rate are car rentals, hotel bookings, and other third party partner products and services that can be purchased through aircanada.com. Bonus rate of 2 Aeroplan points per \$1.00 spent on Air Canada purchases made directly through an Air Canada channel will not earn bonus rate of 1.5 Aeroplan points for travel purchases. Earn bonus rate of 1.5 Aeroplan points on each \$1.00 in purchases (net of and/or less returns) at merchants classified in the credit card network as airlines, hotels, car rental agencies, cruise lines, travel agencies/tour operators, tour buses/bus lines, local/suburban commuter passenger transportation, ferries, local water transportation, railways, limousines/cabs and certain other transportation services, dining, shipping, internet, cable, and phone services. Bonus Aeroplan points offer is only available on the first \$80,000 in net annual card purchases on the account (meaning all card purchases by all cardholders, at any type of merchant); after which Aeroplan points are earned at the regular rate on net card purchases. The \$80,000 annual limit will reset to zero on the day after the December statement is printed. Terms, conditions and eligible merchant categories may change at any time without notice. Aeroplan points will be awarded only if the CIBC Aeroplan Visa Business Card account is in Good Standing on each monthly statement date (otherwise Aeroplan points earned in the monthly period are cancelled). Aeroplan partners, rules and regulations are subject to change; refer to aircanada.com/aeroplan.
- ⁷ CIBC is not responsible for any Aeroplan points earned under this "earn points twice" feature of the Aeroplan program when the Aeroplan number is provided. Visit aircanada.com/aeroplan-termsandconditions for the full terms and conditions of the Aeroplan program.
- ⁸ When you keep your CIBC Aeroplan Credit Card in Good Standing, your Aeroplan account automatically stays active and your points will not expire. For more information on Aeroplan's inactivity policy, please visit aircanada.com/aeroplan-inactivitypolicy for more details.
- ⁹ Subject to availability. If there is a seat available for purchase in cash, it will be available in points. There are no blackout periods. Number of destinations based on the published 2019 route network of Air Canada and its airline partners.
- ¹⁰ From time to time, Primary Aeroplan Credit Cardholders can get access to preferred pricing, which means they can book flight rewards for even fewer points. The number of points required to book a flight reward is determined by several factors, including, but not limited to, holding an eligible Aeroplan-branded credit card, along with other rules as determined by Aeroplan in its sole discretion.

¹¹ Learn more at aircanada.com/aeroplan.

¹² Use of Aeroplan points to cover taxes, fees, charges, and carrier surcharges associated with a flight reward booking ("Taxes, Fees, and Surcharges") is in addition to the Aeroplan points required to redeem for an Aeroplan flight reward. Point levels required for the redemption of Taxes, Fees, and Surcharges may change without notice. Conditions, limitations, and exclusions apply when using Aeroplan points to cover applicable Taxes, Fees, and Surcharges. For full details please visit aircanada.com/aeroplan-termsandconditions.

¹³ Discounts provided as credits on future account statements. This service is provided by Visa Canada. Terms and conditions apply.

¹⁴ Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only.

¹⁵ You will save three cents (\$0.03) per litre at the time of your purchase if you present your Journie Rewards card or app and use your linked CIBC card to pay. Available at participating locations on any grade of gasoline or diesel up to 100 litres per transaction. To get the discount, you must be enrolled in and use CIBC Online Banking® or the CIBC Mobile Banking® App to link your eligible CIBC card(s) to Journie Rewards. Card linking may take up to two (2) business days. To participate in this offer, you must have a CIBC debit card or eligible credit card issued by CIBC. All Simplii cards are excluded. Please see cibc.com/journie for full program terms and conditions. Once your Journie Rewards account has reached three hundred (300) Journie Points, you will automatically save an additional seven cents (\$0.07) per litre on your next fuel purchase transaction made within 60 days, up to a maximum of 100 litres, if you swipe your plastic Journie Card at the pump. If you begin by entering the 10-digit phone number associated with your Journie account at the pump, you will have the option to save seven cents (\$0.07) per litre on your next fuel purchase transaction made within 60 days, up to a maximum of 100 litres. This option is set to ON by default in your App. Once you pass 300 points, your balance will reset and start counting toward 300 points and your next seven cents (\$0.07) fuel discount. See journie.ca/en-CA/terms-and-conditions for more details.

¹⁶ Participating locations include select retail **Pioneer, Fas Gas, Ultramar** and **Chevron** branded gas stations in Canada. For a full list of participating stations, visit journie.ca/destinations.

¹⁷ Transactions must first be posted to your account before they can trigger a spend alert. It may then take up to 24 hours after a triggering transaction is posted for an alert to be sent.

¹⁸ Cash advances do not earn Aeroplan points. Cash advances bear interest from the date they are taken from your credit card account and are subject to available credit and available cash.

¹⁹ All Cardholders (Primary and Authorized Users) on the account may choose a PIN via CIBC Mobile or Online Banking. A PIN is required for ATM transactions and some in-store purchases.

²⁰ The primary cardholder may assign and change the Authorized User Spending Limits on the credit card account for any authorized user(s) by contacting CIBC. CIBC may make adjustments to the spending limits any time following a decrease in the credit limit or cash limit of the account. 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. "Cash" refers to cash advances, CIBC Convenience Cheques and balance transfers.

²¹ CIBC Convenience Cheques can be ordered by calling CIBC Card Services. 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 Aeroplan points. Convenience Cheques will not be processed if your CIBC Aeroplan Visa Business 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.

²² Subject to merchant transaction limits.

²³ 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.

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