



Welcome to your CIBC Aerogold[®] Visa[®] Card



CIBC Aerogold[®] Visa^{*} Card

Accelerated rewards. Enhanced benefits.

Welcome to a credit card designed with your lifestyle in mind

Your **CIBC Aerogold Visa Card** delivers the great benefits you've grown to trust.

From inclusive travel experiences and luxury hotel stays to great dining opportunities, comprehensive insurances and more, you can expect perks at every turn, along with the advantage of complimentary insurance.



Your guide to getting started

1. Activate your card through CIBC Online Banking® or CIBC Mobile Banking®, by making a purchase with your PIN, or by calling CIBC at 1 800 465-4653 (Canada and the U.S.) or 514 861-4653 (from elsewhere).
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.
3. Pay with a touch by adding your CIBC Aerogold Visa Card to your mobile wallet. Learn more at cibc.com/ways-to-pay.
4. Complete your online profile at aircanada.com/aeroplan to check your Aeroplan® points balance, book your vacation, review Aeroplan transactions, access relevant offers, plus manage your rewards all in one convenient place!
5. 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 grocery, gas, and drugstore purchases¹
- Earn 1 Aeroplan point per \$1 spent on all other purchases¹
- Earn Aeroplan points twice when you pay with your CIBC Aerogold Visa Card and provide your Aeroplan number at more than 150 Aeroplan partner brands and over 170 online retailers through the Aeroplan eStore²

Add authorized users

You can receive up to 3 additional cards. Give them to your spouse, other family members, or anyone you wish to help maximize the opportunities to earn Aeroplan points. An incremental fee applies to each additional card.

Earn Aeroplan points with regularly recurring bill payments

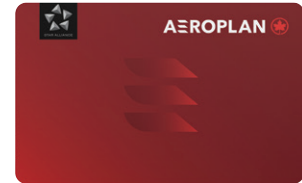
Schedule automatic payments on your account for cable, telephone, streaming services and other recurring bills through participating merchants to save time, avoid late fees and earn Aeroplan points.

Your Aeroplan points will not expire

Aeroplan points will not expire as long as the primary cardholder continues to hold a CIBC Aerogold Visa Card, so they're available whenever it's time to travel.³



+





Elevate your travel with Aeroplan Elite Status

Loyalty deserves to be rewarded. That's why with the Aeroplan program, the most loyal members enjoy an even 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.

Get the benefit of a better travel experience

100% Air Canada seat availability

Every Air Canada seat available to buy for cash 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.⁴

Aeroplan Family Sharing

With Aeroplan Family Sharing, combine your points with others in your household to earn faster towards an Aeroplan flight reward.⁵

No additional airline surcharges

No additional airline surcharges on Air Canada flights booked with Aeroplan points, so no surprises at checkout.⁵

Flight rewards, paid your way

Pay for Aeroplan flight rewards your way, with the flexibility to use points to cover part of your trip, and cash to pay for the rest. You can also use points to cover third-party charges (such as taxes and airport fees).⁶

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.

Take advantage of special discounts

Save on car rentals

Receive car rental discounts of up to 25% at participating Avis® and Budget® locations worldwide when you pay with your CIBC Aerogold Visa Card.⁷

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 with CIBC and Journie™ Rewards

Fuel up for less with CIBC and Journie Rewards. Save 3¢ per litre of gas every time you fill up at participating Chevron, Ultramar or Pioneer gas stations.⁸

Visit cibc.com/journie to get started.





Bank your way

Authorized User Spending Limits at no additional charge

If you have assigned any authorized users, you can easily set specific monthly spending limits to manage their purchases and cash access. It's a great way to give yourself peace of mind when it comes to spending activity on your account. As the primary cardholder, you can call us at any time to change Authorized User Spending Limits.⁹

Visit [cibc.com/spendinglimits](https://www.cibc.com/spendinglimits) for more information.

Online banking, mobile banking and mobile payments

Register for CIBC Online Banking and download our top-rated CIBC Mobile Banking App for on-the-go access to your accounts. Set up your mobile payments for even more convenient ways to pay, with the same rewards, security and protections as your physical cards.

Learn more at [cibc.com/howtoregister](https://www.cibc.com/howtoregister).

CIBC Pace It™

Some purchases just can't wait. Pay for large purchases (like your next trip) with CIBC Pace It, offering flexible Installment Plans available at lower interest rates over a term you choose. No credit checks or approvals required. CIBC Pace It is available to non-Quebec residents.¹⁰

Learn more at [cibc.com/paceit](https://www.cibc.com/paceit).

Manage your card online so you can get back to what's important

You can lock your missing card, report your card lost or stolen and request a replacement card with just one click through online and mobile banking.

Free personalized Convenience Cheques

Transfer higher-rate balances, consolidate bills, pay off non-CIBC credit cards, or make purchases in places that don't otherwise accept credit cards. Use Convenience Cheques just like any other personal cheque made out to a person or business. The total cheque amount will appear on your statement.¹¹

Emergency card replacement and up to \$5,000 in emergency cash advances

Whether you're travelling or at home, if your card is lost or stolen, or if you suspect someone is using your card or card number, contact CIBC Telephone Banking, CIBC Credit Card Services, or a CIBC Banking Centre 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. You will have access to an emergency card replacement and up to \$5,000 in emergency cash advances.¹²

Report a lost or stolen CIBC credit card immediately by calling 1 800 663-4575.

Access to cash advances

Cardholders can access up to \$1,000 daily in cash advances, subject to your 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 your PIN.^{12,13}

Alerts and security

Spend alerts

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.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 email or online message.

Credit report alerts

Stay up to date on key changes to your personal credit report so you're aware of any unusual activity.¹⁵ You can also schedule other alerts and reminders so that you are notified when your payment is due, when your eStatement is ready and much more.

Identity theft assistance

Receive prompt assistance and clear instructions on what to do if you suspect you're a victim of identity theft.

Visit [cibc.com/alerts](https://www.cibc.com/alerts) to learn more on how to set and manage alerts.

Relax with insurances that help protect you when you shop and travel

Your CIBC Aerogold Visa Card comes with insurance benefits to help protect you and your family while travelling.¹⁶

The information provided in this section is intended as general information only. Please refer to the enclosed Insurance Certificates 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 cibccentre.rsagroup.ca or call 1 866 363-3338 in Canada and the U.S. From all other locations, including Mexico, call collect at 905 403-3338.

Insurance	What is covered	Excess insurance ⁺	Who is covered
Flight Delay and Baggage	Charge your scheduled flight to your CIBC Aerogold Visa Card and receive coverage up to \$500 (CAD) for all insured persons combined for reasonable living expenses such as meals and accommodations, up to \$100 (CAD) for ground transportation and up to \$100 (CAD) for entertainment expenses when your flight is delayed for more than 4 hours. Your insurance also includes up to \$500 (CAD) per insured person (maximum of \$1,000 (CAD) for all insured persons combined) for emergency purchases of necessary clothing and toiletries when your baggage on your outbound trip is delayed by an airline for more than 6 hours. Purchases may be made during a baggage delay period but must be made within 4 days of occurrence. Plus, your insurance includes up to \$500 (CAD) per insured person (maximum of \$1,000 (CAD) for all insured persons combined) for loss, theft or damage of your checked baggage. Refer to your Insurance Certificate for details.	Yes	Primary cardholder , primary cardholder's spouse and dependent children, authorized user , authorized user's spouse and dependent children

Insurance	What is covered	Excess insurance [†]	Who is covered
Car Rental Collision/Loss Damage	Simply charge the full cost of your car rental to your CIBC Aerogold Visa Card and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You can 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 \$65,000 (CAD) and all other conditions of coverage are met. Refer to your Insurance Certificate for details.	No	<i>Primary cardholder and authorized user</i>
Purchase Security & Extended Protection	Most new items of personal property you purchase with your CIBC Aerogold Visa Card can be replaced or repaired or you can be reimbursed if they are lost, stolen, or damaged within 90 days of purchase. Plus, with Extended Protection Insurance, you can double the period of the original manufacturer's warranty up to 1 additional year on most purchases. Refer to your Insurance Certificate for details.	Yes	<i>Primary cardholder and authorized user</i>
Common Carrier Accident	Whenever you travel by plane, ferry, train, or bus and charge your fare to your CIBC Aerogold Visa Card, you as the primary cardholder, your spouse and dependent children can be protected with up to \$500,000 (CAD) Common Carrier Accident Insurance. Refer to your Insurance Certificate for details.	No	<i>Primary cardholder, primary cardholder's spouse and dependent children</i>

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



Important contact information

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

CIBC Credit Card Services

Canada & U.S. 1 800 465-4653
Elsewhere* 514 861-4653

 Telecommunications Device for the Deaf (TDD) North America 1 877 331-3338

CIBC Lost or Stolen Card Replacement

Canada & U.S. 1 800 663-4575
Elsewhere* 514 861-9898

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

U.S. 1 800 VISA-911
Elsewhere* 303 967-1096

CIBC Travel Insurance Assistance

Royal & Sun Alliance Insurance cibccentre.rsagroup.ca
Company of Canada
Canada & U.S. 1 866 363-3338
Elsewhere* 905 403-3338

Car Rental

Avis Worldwide Reservations - 1 800 879-2847
AWD #C277500

Budget Reservations - BCD #A748700 1 800 268-8900

Aeroplan Contact Centres

aeroplan.com

If you have questions about Aeroplan, call between 7am and midnight (EST) 7 days a week

Canada, U.S., Antigua, the Bahamas, Barbados, Bermuda, the Cayman Islands, Jamaica & Trinidad 1 800 361-5373
Hong Kong 852 2521-2138
U.K. 0871 220-7777
Montreal & all other areas 514 395-0300

Air Canada Customer Service

Canada & U.S. 1 888 247-2262

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

* Call collect.

Important Privacy Information[‡]

In order to receive the above benefits and features of your new **CIBC Aerogold Visa 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.

Privacy policy

[‡] 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, E-mail, 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 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 Air Canada directly or review their online privacy policies.

Terms and conditions

- ¹ Aeroplan points are earned on card purchases less returns, and not on cash advances, interest, fees, balance transfers, payments or Convenience Cheques. Earn bonus rate of 1 Aeroplan point on each \$1.00 in purchases (net of and/or less returns) at merchants that are classified in the Visa network as grocery stores, service stations/automated gas dispensers or drugstores. Bonus Aeroplan 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 which, Aeroplan points are earned at the regular rate on net card purchases. The \$80,000 limit will reset to zero on the day after your 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 Aerogold Visa 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 without notice; please refer to aeroplan.com.
- ² 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.
- ³ 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.
- ⁴ Number of destinations based on the published 2019 route network of Air Canada and its airline partners. Due to travel restrictions, government recommendations and passenger demand resulting from the impact of COVID-19, available destinations may vary.
- ⁵ Learn more at aircanada.com/aeroplan.
- ⁶ 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. Mileage 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.
- ⁷ Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only.
- ⁸ Each time you use your linked CIBC card to purchase any grade of gasoline or diesel, at any participating location, and present your Journie Rewards card, you will save three cents (\$0.03) per litre at the time of the transaction. The maximum amount of fuel eligible for the three cents (\$0.03) per litre discount is 100 litres per transaction. A linked CIBC card means a CIBC card that is linked to a Journie Rewards card. You must be enrolled in CIBC Online Banking or the CIBC Mobile Banking App in order to link your CIBC card to your Journie Rewards card. Card linking may take up to two (2) business days to process before savings can be applied to purchases. Journie participating locations include select retail Chevron, Pioneer, and Ultramar branded gas stations in Canada. For a full list of participating stations, visit journie.ca/en-CA/destinations.
- ⁹ 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 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. “Cash” refers to cash advances, Convenience Cheques and balance transfers.
- ¹⁰ CIBC Pace It Installment Plans allow primary cardholders to convert posted eligible card transaction(s) to monthly installment payments (including interest) over a fixed period of time. When you create an Installment Plan you will have the ability to choose the payment term (in months) with a corresponding annual interest rate. Once you accept the Installment Plan Terms and Conditions and create the Installment Plan through CIBC Online or Mobile Banking, you can cancel it at any time but you cannot change it. CIBC Pace It Installment Plans are only available: (a) on accounts in Good Standing; (b) for certain eligible card types and eligible transactions; and (c) to non-Quebec residents. Visit cibc.com/paceit for complete Terms and Conditions.

- ¹¹ Personalized CIBC Convenience Cheques can be ordered by calling a CIBC Card Services Representative. 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. Convenience Cheques do not earn Aeroplan points.
- ¹² Cash advances do not earn Aeroplan points. They bear interest from the date they are taken from your credit card account and are subject to available credit and available cash.
- ¹³ All cardholders (primary and authorized users) on the account will receive a PIN.
- ¹⁴ 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.
- ¹⁵ This service is provided by Equifax Canada, a leading credit bureau in Canada.
- ¹⁶ Insurance coverage(s) included with CIBC credit cards is underwritten by **Royal & Sun Alliance Insurance Company of Canada**. You may contact the insurer 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 may 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 cibc.com/ca/credit-card/agreements-insurance.html and the Insurance Certificate(s) in your card package. Some insurance coverage(s) require purchase(s), car rentals, common carrier fares, 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 an 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. Certain coverage(s) are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available).

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

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The Contactless Indicator is a trademark of EMVCo. LLC.

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

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

[™] All of Pioneer's trademarks are owned by Parkland Fuel Corporation; Pioneer Energy is a licensed user of those trademarks.

Ultramar is a registered trademark of Valero Energy Inc., used under license.

CHEVRON is a registered trademark of Chevron Intellectual Property LLC, used under license.

Interac® is a registered trademark of Interac Corp. Used under license.

For Aeroplan trademark ownership details see cibc.com/aeroplantrademarks.

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