



Aventura[®] Terms and Conditions

Please review the program Terms and Conditions below.

Aventura Rewards Program Terms

1. These Aventura Program Terms apply to the Program and replace all prior terms. These Aventura Program Terms govern your Aventura Account and the collection and redemption of Aventura Points. The Aventura Program Terms apply to the Primary Cardholder, the Rewards Officer, and any Cardholder.
2. Your Credit Card Agreement also applies to the Aventura Program and if there is a conflict between these Aventura Program Terms and your Credit Card Agreement, your Credit Card Agreement will govern to the extent necessary to resolve the conflict.
3. If you use the Website to check your Aventura Points balance or redeem Aventura Points you will also be bound by the terms of use of the Website. Specific terms and conditions may apply to individual Rewards and will be disclosed at the time of redemption or purchase.
4. Different Cards have different benefits and features which are disclosed in your welcome kit and on www.cibc.com. In order to qualify for a particular type of Reward, you must have a qualifying Card.
5. Payment with Points and Financial Products with Points redemptions are subject to the additional terms and conditions specified at the time of redemption on [CIBC Online Banking[®]](#) and [CIBC Mobile Banking[®]](#).

Earning Aventura Points

6. Each \$1.00 CAD in net Card purchases earns the amount of Aventura Points disclosed by CIBC from time to time. Cents do not earn Aventura Points or partial Aventura Points. Aventura Points are earned on Card purchases less returns, and not on cash advances, CIBC Global Money Transfers[™], fees, interest, balance transfers, payments, CIBC Convenience Cheques or Aventura Points redemptions. Certain Cards may also allow you to earn additional Aventura Points for certain types of purchases from time to time.
7. Any credits (for returns or otherwise) will be deducted from your Aventura Account at the same rate as the Aventura Points were earned. We have the right to make any other adjustments to your Aventura Account in accordance with your Credit Card Agreement.
8. Each Monthly Statement will show the total number of Aventura Points added or deducted during the statement period and the total number of Aventura Points held in the Primary Cardholder's or the Rewards Officer's Aventura Account at the end of the statement period.

Aventura Lifestyle Rewards (including Gift Cards, Merchandise, Purchases at Specific Merchants and Charitable Donations)

9. The price in Aventura Points of any Lifestyle Reward includes taxes and (if applicable) shipping. Certain fees and expenses may not be included. Any additional fees will be confirmed when a Lifestyle Reward is ordered.
10. Transportation (including airfare) and personal travel items (including insurance) are not included in a Lifestyle Reward unless specified.
11. Availability of space and dates may be limited for Lifestyle Rewards.
12. The use of gift cards may be subject to separate terms and conditions set by the issuer of the gift card.
13. The quantity of merchandise offered may be limited, may not always be as shown and is subject to availability.

Payment with Points

14. You may redeem your Aventura Points towards payment of your outstanding credit card balance if you have a qualifying Card. Only Primary Cardholders are permitted to perform a Payment with Points redemption. Specific terms and conditions apply to Payment with Points and will be specified at the time of redemption on CIBC Online Banking and CIBC Mobile Banking.

Financial Products with Points

15. You may redeem your Aventura Points to make payments or contributions towards select CIBC financial products if you have a qualifying Card and you are otherwise eligible for the selected financial product. Only Primary Cardholders are permitted to perform a Financial Products with Points redemption. Specific terms and conditions apply to Financial Products with Points and will be specified at the time of redemption on CIBC Online Banking and CIBC Mobile Banking.

Shopping with Points

16. Requested redemption amount must be equal to or less than the cardholder's available Aventura Points balance.
17. Aventura Points to dollars conversion ratio is determined by CIBC and can be changed at any time without notice, subject to applicable law.
18. Shopping with Points redemptions are non-refundable, non-exchangeable and non-transferable unless you are advised otherwise.
19. Only primary cardholders are permitted to perform a Shopping with Points redemption. Authorized Users are not eligible.
20. Shopping with Points redemptions are eligible only for authorized transactions that are not posted to the card account.
21. The redemption of your Aventura Points will be treated as a payment to your account and not as a credit. Refer to the Credit Card Agreement to learn how payments are applied to your account.

Redemptions at Specific Merchants

22. We may let you redeem Aventura Points towards purchases at Specific Merchants. When you redeem Aventura Points at a Specific Merchant, additional terms and conditions will apply. By redeeming Aventura Points associated with your Card towards purchase at Specific Merchants, you agree to the additional terms and conditions.
23. When you redeem Aventura Points for the full cost of a Lifestyle Reward with a Specific Merchant, no purchase transaction will post to your Credit Card Account and the features and benefits available to purchases posted to your Credit Card Account do not apply. We will not be able to assist you with a merchant dispute for a Lifestyle Reward paid in full by redeeming Aventura Points at Specific Merchants and you must deal directly with the Specific Merchant.
24. When you redeem Aventura Points for the partial cost of a Lifestyle Reward with a Specific Merchant, only the portion of the cost that is charged to your Credit Card Account will be treated as a purchase transaction as defined in the Credit Card Agreement.
25. We reserve the right to cancel or change the ability to redeem Aventura Points at Specific Merchants at any time, as we determine.
26. Aventura Points to dollars conversion ratio is determined by CIBC and can be changed at any time without notice, subject to applicable laws. If you don't have enough Aventura Points on your Aventura Account at the time they are redeemed with the Specific Merchant, you will be advised by the Specific Merchant.
27. Not all products available at the Specific Merchant may be eligible for purchase by redeeming Aventura Points and the eligible products may change from time to time.
28. It is your responsibility to know the relevant policies, terms and conditions of the Specific Merchant (or any third party using the Specific Merchant) when redeeming Aventura Points, including but not limited to shipping, cancellation and refund policies. If any of the Lifestyle Rewards obtained from a Specific Merchant are returned, subject to the Specific Merchant's return policy, you may receive the portion of the amount charged to your eligible Card first before any refund of your Aventura Points is made to your Aventura Account.
29. CIBC is not responsible if you allow someone other than yourself to access your Specific Merchant account and your Aventura Points are redeemed by someone other than you. It is your responsibility to safeguard your Specific Merchant account to ensure your Aventura Points are not available to be redeemed by someone other than you.
30. CIBC is not liable or responsible for the Lifestyle Rewards offered by or made available or purchased through a Specific Merchant or for any loss or damage caused by the Lifestyle Rewards that you received or requested from the Specific Merchants.

Personal Information Shared with Specific Merchants

31. You agree that CIBC may share with Specific Merchants certain information that you have provided or will provide to CIBC and/or information regarding your Aventura Points balance, in each case for the limited purposes of validating your eligibility to participate in a Specific Merchant's program and processing any purchases you choose to make by redeeming your Aventura Points. Neither the Specific Merchant nor CIBC will use information provided to it by the other party in support of the Specific Merchant's program for any purpose other than as expressly set forth in this paragraph. CIBC's privacy policy, available at www.cibc.com/privacy, tells you how and why we handle your

personal information, and your privacy rights and choices. How the Specific Merchant handles your information is described in its privacy policy. If you do not agree with the sharing of your information between Specific Merchants and CIBC for the purpose of redeeming Aventura Points with the Specific Merchant, see the Specific Merchants terms and conditions to unenroll from such program.

Aventura Airline Travel Rewards

32. You may redeem your Aventura Points for Airline Travel Rewards in accordance with the Aventura Airline Rewards Chart if you have a qualifying Card.
33. The Aventura Airline Rewards Chart shows a “maximum ticket price” for a round trip economy flight for one person in each travel region category. The maximum ticket price (before Taxes and Other Charges) is the base fare price. If the base fare price before Taxes and Other Charges exceeds the “maximum ticket price,” you must either charge the excess to your Card or redeem Aventura Points to pay the excess. If the base fare price before Taxes and Other Charges is less than the maximum ticket price, no credit (in either Aventura Points or a credit applied to the Card) is granted. The taxes, fees, base fare price and maximum ticket prices are in Canadian dollars. The Aventura® Business Class Airline Rewards Chart, open to CIBC Aventura® Visa Infinite Privilege* Card cardholders, shows a “maximum ticket price” for a round trip business or first class flight for one person in each travel region category.
34. Flight availability at all Aventura Points levels in the Aventura Airlines Rewards Chart depends on ticket prices set by airlines. Flights at any Aventura Points level will not be available to all destinations from all departure points and times. The airline or carrier and flight route for your destination may vary and are subject to availability.
35. If you wish to redeem Aventura Points for a round trip business class flight and do not have a CIBC Aventura® Visa Infinite Privilege* Card with access to the Aventura® Business Class Airline Rewards Chart, you must phone the Centre and ask the Centre to:
 - a. First, redeem the maximum amount of Aventura Points required for an economy class ticket in the same flight segment as the business class ticket you want. For example, if the maximum amount for a short haul flight is 20,000 Aventura Points, you will redeem 20,000 Aventura Points.
 - b. You can then charge the difference between the “maximum ticket price” for the flight and the cost of the flight to your Card or redeem Aventura Points for the flight cost over the “maximum ticket price”.
36. Taxes and Other Charges are not included in Airline Travel Rewards. You can choose to charge Taxes and Other Charges to your Card or pay for them by redeeming Aventura Points using Flexible Travel Rewards.
37. To obtain an Airline Travel Reward using the Aventura Airline Rewards Chart, you must redeem at least 80% of the total number of Aventura Points required to purchase it. If you don't have enough Aventura Points to purchase an Airline Travel Reward in full (but have at least 80% of the required number of Aventura Points), you may have the Centre charge an amount to your Card to cover the Points Deficit, excluding Taxes and Other Charges. For a business class flight, you may have the Centre charge an amount to your Card to cover the Points Deficit for an economy class ticket in the same flight segment as the business class ticket you want, excluding Taxes and Other Charges. If you have the Centre charge an amount to your Card to cover the Points Deficit for an Airline

Travel Reward and you are advised that the Aventura Travel Reward is refundable, then, in the event of a refund, the amount previously charged to your Card will not be refunded to your Credit Card Account and instead you will receive Aventura Points equal to the Points Deficit.

38. We may make changes to the Aventura Airline Rewards Chart (including any “maximum ticket prices”). See the Website for the most up to date version.

Aventura Flexible Travel Rewards

39. Aventura Points may be redeemed for up to 100% of the cost of any Flexible Travel Reward booked through the Centre. Aventura Points may also be redeemed for up to 100% of the cost of Taxes and Other Charges and for the cost of any travel insurance purchased through the Centre.
40. You may redeem any number of Aventura Points towards a Flexible Travel Reward purchase; there is no minimum redemption amount. If the cost of the travel services exceeds the value of Aventura Points which are redeemed, the excess will be charged to your Card. Taxes and Other Charges on travel services and the premiums for any insurance purchased through the Centre may be paid for by Aventura Points at the same rate or charged to your Card. Some taxes and other charges may be collected locally/when you are travelling, and cannot be prepaid. Please contact the Centre for specific details.
41. Prices shown on the Website, in advertising or otherwise do not include Taxes and other Charges, unless expressly noted.
42. The travel and other services available through the Centre will change from time to time and some types of travel services may not be available. Specific tours or services may be cancelled by travel service suppliers without prior notice. Suppliers may also change prices, travel itineraries, flight times and dates without prior notice.
43. Non-refundable deposits and baggage restrictions may apply and vary by supplier. Please contact the Centre for specific details.

Redeeming Aventura Points

44. To redeem Aventura Points for a Reward your Aventura Account must have enough Aventura Points. Exceptions apply for an Aventura Airline Rewards Chart redemption and Flexible Travel Rewards, as set out above in paragraphs 37 and 40.
45. The Aventura Points balance displayed on the Website, known to the Centre or the balance displayed by a Specific Merchant may not reflect very recent transactions (including purchase refunds and Aventura Points redemptions) that have not yet been posted to your Aventura Account. If you have questions or concerns about your current Aventura Account balance, you can call CIBC at [1800 465-4653](tel:18004654653).
46. If it appears to the Centre that you have sufficient Aventura Points at the time you request Aventura Points to be redeemed for any Reward, but you in fact do not, you authorize the Centre to do the following, regardless of the reason for the deficiency:
- if you redeemed Aventura Points for an Airline Travel Reward, the Centre will charge an amount equal to the full Aventura Points required for your flight booking (not just the Aventura Points deficiency) to your Card at the rate of three cents for each Point (less any amount you charged to your Card pursuant to section 37).

- b. if you redeemed Aventura Points for a Flexible Travel Reward, the Centre will charge to your Card an amount equal to the dollar amount that the Centre would have charged you when you booked to your Card, if you had charged the entire booking to your Card rather than redeeming any Aventura Points (less any portion of the cost that you charged to your Card when you booked).
 - c. if you redeemed Aventura Points for a Payment with Points, your balance will only be reduced by the amount of Aventura Points redeemed, and any remaining balance will be subject to interest in accordance with your Credit Card Agreement;
 - d. if you redeemed Aventura Points for any other Reward, the Centre will charge to your Card an amount equal to the number of Aventura Points by which your Aventura Account is deficient, multiplied by one cent.
47. Aventura Points may only be redeemed by the Primary Cardholder or the Rewards Officer. Your Credit Card Account must be in Good Standing in order to redeem Aventura Points, charge any portion of the cost of a Reward to a Card or book/order any product or service through the Centre.
48. Rewards are displayed on the Website and in any additional materials as made available from time to time. All Rewards are subject to availability.
49. Rewards must be ordered through the Centre or at a Specific Merchant. Aventura Points cannot be applied against existing reservations, to purchases previously made or for products or services not ordered/booked through the Centre.
50. Only if you have an eligible Aventura Account issued before October 1, 2013 may you redeem Aventura points for Aeroplan® points. The ability to then redeem an Aventura point for an Aeroplan point is subject to the terms and conditions applicable to Rewards.
51. If you have an eligible Aventura Account issued before October 1, 2013, then the Primary Cardholder may convert Aventura Points to Aeroplan® points at an exchange rate of 1 to 1, but only in increments of 10,000 Aventura Points. A conversion of Aventura Points to Aeroplan points is considered to be a redemption of Aventura Points. By requesting a conversion, the Primary Cardholder authorizes CIBC and/or the Centre to disclose to Aeroplan the information necessary to facilitate the conversion. Your conversion request will not be processed immediately; the conversion may take several business days or longer. Therefore, when making your travel plans, you must allow sufficient time for the Centre to process the conversion as well as for Aeroplan to credit your Aeroplan account. CIBC and the Centre are not responsible for any failure or delay, including by Aeroplan in crediting your Aeroplan account. You cannot cancel a request to convert Aventura Points into Aeroplan points nor may you convert Aeroplan points into Aventura Points.

More About Aventura Rewards

52. Rewards do not include any personal expenses or costs not expressly stated to be included. You are responsible for any personal expenses and for the cost of any services not included with a Reward or with travel or other services purchased through the Centre, including travel insurance.
53. Once ordered, Rewards are non-refundable, non-exchangeable and non-transferable unless you are advised otherwise. Non-Rewards travel booked through the Centre may be subject to a non-refundable deposit at the time of booking and is non-exchangeable and non-transferable (unless you are advised otherwise).

54. If 1) you are advised that your Airline Travel Reward or Flexible Travel Rewards can be changed once ordered and 2) the change results in an amount owing, you must charge that amount to your Card. You cannot redeem Aventura Points to cover this amount.
55. Any Rewards which are packaged for two people require double occupancy and joint travel and participation (as applicable).
56. Rewards may be changed or substituted and the number of Aventura Points required for specific Rewards may be changed at any time and without notice.
57. You and/or your guests (if applicable) are solely responsible for obtaining required travel documentation. Without appropriate documentation you may be refused boarding/entry/access.
58. Should circumstances beyond the Centre's control result in a travel service supplier's failure to provide a Reward which you have ordered or booked, the Centre may attempt (but is not required) to arrange a suitable replacement Reward or may choose (but is not required) to credit Aventura Points to your Aventura Account and credit your Credit Card Account if you charged a portion of the cost of the Reward to your Card. Neither CIBC nor the Centre is responsible for any costs you may have incurred in relation to a Reward which is cancelled.

More About Aventura Points

59. We are not required to credit your Aventura Account with the Aventura Points earned in respect of net Card purchases during a Monthly Statement period if your Credit Card Account is not open and in Good Standing at any time during a Monthly Statement period. If your Aventura Account is credited in error or is otherwise credited with Aventura Points that were not properly earned for any reason, we are entitled to remove such Aventura Points from the Aventura Account without notice and at any time.
60. You are responsible for reviewing the Aventura Points amounts shown on each Monthly Statement. You must notify us in writing of any errors, omissions, or objections in respect of the Aventura Points shown (or not appearing) on a Monthly Statement within six months from the date of the Monthly Statement on which the Aventura Points appear (or should have appeared). If you do not, we are entitled to treat the Monthly Statement as correct, except for improper credits.
61. Your accumulation of Aventura Points does not entitle you to any vested rights. Aventura Points have no monetary value (other than in connection with a redemption at a Specific Merchant) and, other than in connection with a Payment with Points or Shopping with Points redemption, cannot be exchanged for cash or credit against your Credit Card Account balance. Aventura Points cannot form the basis of a monetary claim against us.
62. Aventura Points are not transferable, including with respect to any other Aventura Account, and cannot be assigned or divided in the event of separation, divorce, bankruptcy or otherwise unless we consent. We will allow you to transfer Aventura Points between your personal and business Card Aventura Accounts if you are the Primary Cardholder or Rewards Officer for both Aventura Accounts. Aventura Points cannot be attached, pledged or hypothecated in any way. If the Rewards Officer dies or is removed by the Business, all Aventura Points in the Aventura Account and all Aventura Points earned after the date of death or removal will automatically be transferred to the new Rewards Officer appointed by the Business as of the date of death or removal. The old Rewards Officer and or his or her estate shall have no vested rights in the Aventura Points and will not be entitled to any compensation in respect of the transfer.

Death of Primary Cardholder, Credit Card Account Closure and Program Termination

63. In the event of the Primary Cardholder's death where his or her spouse or common-law or civil union partner is an Authorized User of the same Credit Card Account, and such spouse or partner applies and is approved as the replacement Primary Cardholder, all Aventura Points will remain in the Aventura Account. Otherwise, the Aventura Account will be closed and the Aventura Points in it will be available for redemption by the Primary Cardholder's estate, in accordance with this provision and these Aventura Program Terms, no later than twelve months after the Aventura Account is closed. From the date of death of the Primary Cardholder to twelve months after the date the Aventura Account is closed, the Aventura Points can only be redeemed for a Lifestyle Reward (excluding redemptions at Specific Merchants), Payment with Points and Shopping with Points and they all must be then redeemed in a single transaction unless otherwise advised by us. The Primary Cardholder's estate will not be able to redeem the Aventura Points for an Airline Travel Reward, a Flexible Travel Reward or at a Specific Merchant. If the Aventura Points are not redeemed by that date for any reason (including due to a dispute among the legal representative(s), beneficiary(ies) or other claimants), the Aventura Points will be cancelled.
64. If a Primary Cardholder or Business closes his/her/its Credit Card Account or declines to renew his/her/its Card, all Aventura Points in the Aventura Account must be redeemed within 60 days after the Credit Card Account is closed and the Aventura Points can only be redeemed for a Lifestyle Reward, Payment with Points and Shopping with Points. You will not be able to redeem the Aventura Points for an Airline Travel Reward or a Flexible Travel Reward. If your Credit Card Account is closed because your Card(s) are being converted by the Primary Cardholder/ Business into another type of CIBC credit card, all Aventura Points must be redeemed within 60 days unless you are otherwise advised by us and the Aventura Points can only be redeemed for a Lifestyle Reward. You will not be able to redeem the Aventura Points for an Airline Travel Reward, a Flexible Travel Reward, Payment with Points, or Shopping with Points. Aventura Points that are not redeemed within 60 days will be forfeited without compensation.
65. If CIBC closes a Credit Card Account or cancels any Card related to it because the Credit Card Account is not in Good Standing or for any other reason permitted under the Credit Card Agreement, the associated Aventura Account is automatically closed and all Aventura Points are forfeited immediately.
66. If the entire Program is to be terminated, we will send 60 days prior notice to the Primary Cardholder or Business, which may be included with or on a Monthly Statement. Any notice will also be notice to any Authorized Users, Cardholders, and Rewards Officers. The notice will provide details on the redemption and expiry of Aventura Points not redeemed before termination of the Aventura Program.

More About the Program

67. We may disclose information about an Aventura Account to the Primary Cardholder or the Rewards Officer.
68. CIBC, the Centre and their agents are not liable or responsible for any loss, injury, death, cost, damage, liability or expense you or your family members or guests may suffer or incur, and you release and discharge CIBC, the Centre and their agents from any claims, demands, causes of action and actions which may arise, in connection with any:
 - a. error or omission on the Website or other sources of information about the Program and any Rewards;
 - b. error or delay in crediting or debiting your Aventura Account;
 - c. act or omission by the Centre, including if the Centre provides information which results in travel arrangements that have a higher cost than expected or indicated or which differ in any way from arrangements which may be available elsewhere;
 - d. use of a Reward, including while travelling on any Airline Travel Reward or Flexible Travel Reward or while engaged in any Lifestyle Reward;
 - e. losses, fees or other charges which may be incurred in connection with any financial product redeemed as a Financial Product with Points Reward;
 - f. act or omission of any travel supplier, including its failure to perform as expected or described or if travel services are substituted or changed in any way or cancelled in whole or part;
 - g. act or omission of any of the independent third party travel service providers; and
 - h. act, errors, or omissions of the Specific Merchant including, but not limited to, shipping, cancellation and refund policies.

This release binds your legal representatives, heirs, successors and assigns.

69. We may amend, suspend or terminate all or any part of the Program at any time and will notify you by sending the Primary Cardholder or Business a notice (written or electronic) or posting a notice on the Website, which will be effective when posted. The Business is responsible for providing any necessary notifications to the Rewards Officer. If we make a change to these Aventura Program Terms that is non-material or to your benefit, we will notify you by posting a notice on the Website, where you can always locate the most up to date version. Any changes to these Aventura Program Terms or the Program may affect Aventura Points which you may have already accumulated and/or any future accumulations.
70. The following provisions only apply to Aventura Accounts where the Primary Cardholder is a Quebec resident: We will provide the Primary Cardholder with 60 days' notice of any change to an essential term of these Aventura Program Terms and 30 days' notice of any other change. The notice will include a comparison of the existing and new terms and the effective date of the change. The Primary Cardholder may refuse any change by cancelling its Aventura Account by notice to CIBC within 30 days after the effective date of the change without cost, penalty or cancellation indemnity.
71. You are responsible for any tax liability and tax reporting obligations arising from your use of the Program.

72. CIBC is not a travel supplier or a travel agency. Independent third party service provider and supplier may provide supplies and services for the Program, including the Centre and the Website. CIBCByExpedia.com website is operated by Expedia, Inc. All travel services are provided by Expedia, Inc., Tour East Holidays (Canada) Inc. (as air ticket fulfilment service provider for Expedia, Inc.).
73. These Aventura Program Terms will be governed by and interpreted in accordance with Canadian law. The courts in the Canadian province or territory in which the Primary Cardholder or Business resides (or of Ontario, if he/she resides outside Canada) will have exclusive jurisdiction over any disputes arising in connection with Aventura Points and/or these Aventura Program Terms.
74. Capitalized terms that are used and not defined in the Aventura Program Terms will have the following meanings:
- a. **Airline Travel Reward** means a round-trip flight that is redeemed for Aventura Points in accordance with the Aventura Airline Rewards Chart and is obtained from the Centre.
 - b. **Authorized User** has the meaning set out in your Credit Card Agreement.
 - c. **Aventura Account** means the Aventura Points account linked to the Primary Cardholder's Credit Card Account.
 - d. **Aventura Airline Rewards Chart** means the chart for redemption of Aventura Points for flights in accordance with specified criteria, including flight category and maximum ticket price, as amended by us from time to time.
 - e. **Aventura Points** means points issued pursuant to the Program.
 - f. **Aventura Program Terms** means this list of terms and conditions that apply to the Program.
 - g. **Business** has the meaning set out in your Credit Card Agreement.
 - h. **Card** means a CIBC credit card that is included in the Program.
 - i. **Cardholder** has the meaning set out in your Credit Card Agreement.
 - j. **Centre** means the centre which provides travel and other services related to the Program by phone or through the Website(s).
 - k. **CIBC, us or we** means Canadian Imperial Bank of Commerce.
 - l. **Credit Card Agreement** means the cardholder agreement governing your Credit Card Account, as amended and replaced from time to time.
 - m. **Credit Card Account** has the meaning set out in your Credit Card Agreement.
 - n. **Flexible Travel Reward** means any travel or service (other than an Airline Travel Reward or a Lifestyle Reward) that is obtained from the Centre and redeemed for either Aventura Points only or Aventura Points plus a charge to the Card.
 - o. **Good Standing** has the meaning set out in your Credit Card Agreement.
 - p. **including** means "including, but not limited to".
 - q. **Lifestyle Reward** means any gift card, charitable donation, merchandise item or any reward that is identified as a "lifestyle reward" on the Website or otherwise that may be obtained, whether directly through CIBC or a Specific Merchant, in exchange for Aventura Points.
 - r. **Monthly Statement** means the monthly statement sent to the Primary Cardholder or Business with respect to the Credit Card Account.

- s. **Points Deficit** means the difference between the full Aventura Points required for a flight redemption using the Aventura Airline Rewards Chart and your Aventura Points balance. This difference cannot be more than 20% of the full Aventura Points required for an economy class ticket redemption using the Aventura Airline Rewards Charts.
- t. **Primary Cardholder** has the meaning set out in your Credit Card Agreement.
- u. **Program** means the Aventura Rewards Program.
- v. **Reward** means a Lifestyle Reward, Airline Travel Reward or Flexible Travel Reward, as applicable.
- w. **Rewards Officer** has the meaning set out in your Business Credit Card Agreement.
- x. **Specific Merchant** means any third party merchant who has a partnered program with CIBC for the redemption of Aventura Points for goods or services offered by or through such third party merchant.
- y. **Taxes and Other Charges** includes the following, when/as applicable to Airline Travel Rewards or Flexible Travel Rewards: taxes of any kind, departure or arrival fees, security or other charges, fuel or other surcharges, fees for additional services, tips, port fees, or any other levy imposed by or with the authority of any government, airline or other third party.
- z. **Website** means the websites operated by the Centre and which are located at www.CIBC Rewards.com, or CIBCbyExpedia.com or such other website address(es) that replace it.
- aa. **you** means a Primary Cardholder or Authorized User, as applicable.

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