

Welcome to your
CIBC Aeroplan[®] Visa Infinite Privilege^{*} Card



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CIBC Aeroplan® Visa Infinite Privilege* Card

Accelerated rewards. Premium benefits.

CIBC and Aeroplan® have partnered together to bring you a credit card experience unlike any other: welcome to your new **CIBC Aeroplan Visa Infinite Privilege Card**. Designed to enhance all of life's journeys, it comes with a portfolio of elevated benefits.

At home and around the world, this card is your VIP passport to a truly elevated lifestyle.

Make the most out of every journey with these best-in-class travel benefits

- **Free first checked bags, Priority Check-in, Priority Boarding and Priority Baggage Handling** for you, authorized users and up to 8 companions travelling on the same reservation—every time you fly with Air Canada^{1,2,3}
- **Complimentary Maple Leaf Lounge™ and Air Canada Café™ access** in North America for you and your authorized users^{1,4}
- Elevate your airport experience with 6 complimentary visits at 1,200+ lounges globally through the **Visa Airport Companion Program**⁵
- An **Annual Worldwide Companion Pass** from \$99 to a maximum of \$599 (plus taxes, fees, charges and surcharges), based on region, to any destination in the world that Air Canada flies^{1,6}
- **Comprehensive insurance coverage** including Mobile Device Insurance⁷
- **Reach Aeroplan Elite™ Status sooner** by earning Status Qualifying Miles and Status Qualifying Segments with purchases made on your account^{1,8}

We hope you take full advantage of your new world of premium travel experiences!



Jennifer Rumsey
VP, Partnerships and Business Development
CIBC



Scott O'Leary
VP, Loyalty and Product
Air Canada

Your guide to getting started

1. Activate your card through CIBC Online Banking® or CIBC Mobile Banking®, or by calling CIBC at 1 800 465-4653 (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.
3. Pay with a touch by adding your CIBC Aeroplan Visa Infinite Privilege 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 travel, review Aeroplan transactions, access relevant offers, plus manage your rewards all in one convenient place!
5. Register your card to get your Visa Infinite Privilege* benefits: go to visainfinite.ca/privilege to create your Visa Infinite Privilege profile and view the collection of unique dining, travel and lifestyle benefits.^{9,10}
6. Enroll for Visa Airport Companion Program⁵ by downloading the Visa Airport Companion App for free or visiting visaairportcompanion.ca
7. Ensure all authorized users link their Aeroplan number at aircanada.com/linkmycard to access Air Canada travel benefits even when they're travelling without the primary cardholder.¹
8. Remove the Contact Card attached to the inside cover 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 eligible gas, electric vehicle charging, grocery, travel and dining¹¹
- Earn 2 Aeroplan points per \$1 spent with Air Canada directly, including through Air Canada Vacations®¹¹
- Earn 1.25 Aeroplan points per \$1 spent on all other purchases¹¹
- Earn Aeroplan points twice when you pay with your CIBC Aeroplan Visa Infinite Privilege Card and provide your Aeroplan number at more than 150 Aeroplan partner brands and over 170 online retailers through the Aeroplan eStore¹²

Add authorized users

You can receive up to 9 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

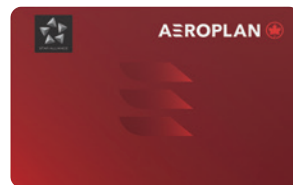
Schedule automatic payments on your account for cable, telephone, streaming services and other recurring bills through participating merchants to save time, avoid late fees and earn Aeroplan points.

Your Aeroplan points will not expire

Aeroplan points will not expire as long as the primary cardholder continues to hold a CIBC Aeroplan Visa Infinite Privilege Card, so they're available whenever you're ready to use them.¹³



+



Enjoy special status privileges

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.

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.⁸

Easily maintain Aeroplan Elite Status

Primary cardholders who also hold Aeroplan Elite Status can roll over up to 200,000 Status Qualifying Miles beyond the status level for which they've qualified from the prior qualification year, to qualify for status the next year.¹⁴

Enjoy your eUpgrades longer

Primary cardholders who also hold Aeroplan Elite Status will benefit from an extra 12 months to use newly issued eUpgrade credits, for a total of 24 months.¹⁵



Exceptional travel privileges await you

100% Air Canada seat availability

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.¹⁶

Preferred pricing for flight rewards

You can often book flight rewards for even fewer Aeroplan points.¹⁷

Aeroplan Family Sharing

With Aeroplan Family Sharing, combine points with other Aeroplan members in your household to redeem your next flight reward sooner.¹⁸

No cash surcharges

No cash surcharges on any Air Canada flight you book with Aeroplan points.¹⁹

Flight rewards, paid your way

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).²⁰

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.



Travel with ultimate ease and comfort

Take someone special along for the ride

With your CIBC Aeroplan Visa Infinite Privilege Card, you are able to earn an Annual Worldwide Companion Pass to any destination Air Canada flies from a base fare of \$99 to a maximum of \$599 (plus taxes, fees, charges and surcharges) following each card anniversary once you spend \$25,000 on eligible purchases.^{1,6}

Visa airport benefits and services await you

Visa Infinite Privilege cardholders receive exclusive benefits and services at select airports across Canada such as priority security lane access, valet parking discounts, dedicated parking spots and dedicated taxi and limo lines. Benefits may differ by airport.⁹



Save on baggage fees, allowing you to travel lightly through the airport

You, authorized users and up to 8 companions travelling on the same reservation (up to a maximum of 9 travellers) will all enjoy your first checked bag free (up to 23kg/50lb) when your travel originates on an Air Canada flight, every time you fly.^{1,2}

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.

Save time leaving the airport

Baggage for you, authorized users and up to 8 companions travelling on the same reservation (up to a maximum of 9 travellers) will be tagged priority so it will be among the first on the carousel when you arrive at your destination. This applies to travel that originates on an Air Canada flight.^{1,3}

Check in faster at the airport

You, authorized users and up to 8 companions travelling on the same reservation (up to a maximum of 9 travellers) will enjoy the convenience of Priority Check-in when your travel originates on an Air Canada flight.^{1,3}

Get better access to seats on standby

If you, authorized users and up to 8 companions travelling on the same reservation (up to a maximum of 9 travellers) are on standby at the airport for an Air Canada flight, get on your way with priority. Should a seat become available, you will be assigned it before those Aeroplan members who have the same status but don't have an Aeroplan-branded credit card such as the CIBC Aeroplan Visa Infinite Privilege Card.^{1,21}

Receive higher priority for airport upgrades

If you're a cardholder with Aeroplan Elite Status, you, authorized users and up to 8 companions travelling on the same reservation (up to a maximum of 9 travellers) get higher priority when you're on standby for an upgrade on Air Canada flights. Should a seat become available, you or your authorized user will be assigned it before those Aeroplan members who have the same status but don't have an Aeroplan-branded credit card such as the CIBC Aeroplan Visa Infinite Privilege Card.^{1,21}

Relax before takeoff with complimentary lounge access

Whether you're flying together or separately, you and your authorized users will enjoy access to select Air Canada Maple Leaf Lounges and Air Canada Cafés in North America. Each of you can even bring a guest. Just show your boarding pass for a same-day ticket on a departing Air Canada or Star Alliance flight, and you're in.^{1,4}

Elevate your airport experience with global lounge access



Need a place to work, relax or recharge before taking off? As a CIBC Aeroplan Visa Infinite Privilege Cardholder, your premium benefits include the Visa Airport Companion Program, providing you with access to more than 1,200 airport lounges worldwide (including across Canada).⁵ Enroll now to enjoy 6 complimentary lounge visits per membership year for you or your accompanying guests. Simply show your membership within the Visa Airport Companion App or Website, or use your CIBC Aeroplan Visa Infinite Privilege Card²² to gain access to lounges after enrolling. You and your authorized users must enroll for this benefit separately. Enrollment is quick and easy, available both online and through the App. Enroll now by downloading the Visa Airport Companion App for free or visiting visaairportcompanion.ca.

Board your flight earlier

You, authorized users and up to 8 companions travelling on the same reservation (up to a maximum of 9 travellers) will enjoy Zone 2 Priority Boarding for any Air Canada flight.^{1,3}

Border crossing made easier with NEXUS[◇]

Some great news for frequent travellers to the US—you will receive a rebate for 1 NEXUS application fee once every 4 years. NEXUS is designed to speed up border crossings for low-risk, pre-approved travellers into Canada and the US.²³



Enhance your travel with exclusive benefits

Visa Infinite Privilege Concierge at your convenience

Twenty-four hours a day, 7 days a week, from virtually anywhere in the world, you have access to your Visa Infinite Privilege Concierge.^{9,10}

Now, you can get the most out of every day whenever you travel, shop and use your card. Consider the Concierge your own personal assistant, able to offer expert insights and helpful advice on everything from travel bookings and tickets to restaurant recommendations and much more.

Call the Visa Infinite Privilege Concierge toll-free at 1 855 822-1240 from Canada and the US or call collect at 303 967-1036 from outside Canada and the US. Also, set up your Visa Infinite Privilege profile at visainfinite.ca/privilege and send a Concierge request by email to requests@VisaVIPConcierge.ca once complete.

Exclusive access to Visa Infinite Privilege Benefits^{9,10}

Your Visa Infinite Privilege card gives you access to the following benefits:

- Global airport lounge access through Visa Airport Companion Program⁶
- Visa Infinite Luxury Hotel Collection
- Visa RSVP Rewards™ Benefit for Diamond Status
- Visa Infinite Dining Series
- Visa Infinite Wine Country Program
- Airport Benefits & Services—Montreal, Vancouver, Toronto City & Ottawa
- Visa Infinite Privilege Troon® Golf Benefit
- Visa Infinite Privilege Concierge
- Exclusive Limited-Time Offers

Enroll today for the Visa Airport Companion Program and visit visainfinite.ca/privilege to learn more about all your Visa Infinite Privilege benefits. Be sure to subscribe for Visa Infinite Privilege emails, to be amongst the first to be notified of new offers and events.



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 Aeroplan Visa Infinite Privilege Card.²⁴

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

Link and use your eligible CIBC card with Journie Rewards to automatically save up to 10 cents per litre²⁵ at participating **Pioneer, Fas Gas, Ultramar** and **Chevron** gas stations.²⁶

Visit cibc.com/journie to get started.



Manage your spending

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.²⁷

Learn more at cibc.com/paceit.

CIBC Insights

Use the Insights feature in the CIBC Mobile Banking App to get tailored tips based on your credit card and deposit account activity to help you manage your day-to-day spending.

Manage my card

For more information visit cibc.com/managemycard.

CIBC offers a number of features to manage your credit card digitally. Simply sign in to CIBC Online or Mobile Banking to get started. CIBC offers on-the-go banking 24/7 with our award winning CIBC Mobile Banking App for iPhone®, iPad® and Android™. Set up your mobile wallet for even more convenient ways to pay, with the same rewards, security and protections as your physical cards.

Activate card

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

Lock and unlock card

Misplacing your credit card is stressful. With the Lock and Unlock feature, you can 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.

Credit card transaction alerts

Receive alerts in real-time whenever a transaction occurs on your card, or specify a dollar threshold over which to be notified.



Ways to pay

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



Contactless and Mobile Wallet


Simply pay by tapping your card or eligible smartphone anywhere you see the  symbol on a merchant terminal.²⁸


Add your eligible CIBC card to a supported mobile wallet on your phone to make secure purchases in store, in app or online.

Plus, in the event your card is lost or stolen, you get access to your new credit card in your mobile wallet right away while you wait for a replacement 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

Bank your way

Special no over-limit fee when you're over your credit limit

With the CIBC Aeroplan Visa Infinite Privilege Card, you have more purchasing power available when you need it.²⁹ The amount you may be able to spend over your credit limit varies according to several factors and is payable in full on your payment due date.

Authorized User Spending Limits

If you have assigned any authorized users to your account, you can easily set monthly spending limits for purchases and cash withdrawals on those cards. As the primary cardholder, you're able to monitor their spending activity via CIBC Online or Mobile Banking and contact us at any time to change their limits.³⁰

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.³¹

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

If you're travelling and your card is lost or stolen, or if you suspect someone is using your card or card number, contact CIBC at 1 800 663-4575 as soon as possible. You will have access to an emergency card replacement and up to \$5,000 in emergency cash advances.³²

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.^{32,33}

CIBC Global Money Transfer™

Send money abroad with the CIBC Global Money Transfer service.³⁴ There are no transaction fees and you won't incur interest charges as long as you pay your Balance by the payment due date.³⁵

Use your mobile device, sign on to CIBC Online Banking on your computer or visit a CIBC Banking Centre to send money at competitive exchange rates. It's easy and secure, and the money will arrive in as little as one business day.³⁵

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

Your CIBC Aeroplan Visa Infinite Privilege Card comes with insurance benefits for nearly every circumstance, so you and your family can feel at ease while travelling.⁷

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 from Canada and the US. From all other locations, including Mexico, call collect at [905 403-3338](tel:9054033338).

Insurance	What is covered	Excess insurance [†]	Who is covered
Out-of-Province Emergency Travel Medical	Provides coverage up to a maximum of \$5 million (CAD) for eligible emergency travel medical expenses incurred by an insured person under age 65, while travelling outside your Canadian province or territory of residence for the first 31 days of a trip, or the first 10 days of a trip if the insured person is age 65 or over. You don't even have to charge your trip to your CIBC Aeroplan Visa Infinite Privilege Card. You must call Global Excel Management Inc., the claims and assistance provider, prior to receiving treatment, otherwise your claim may not be covered. A pre-existing medical condition exclusion applies to medical conditions and/or symptoms that existed prior to your departure date. Refer to your Insurance Certificate for details.	Yes	Primary cardholder , primary cardholder's spouse and dependent children, authorized user

Insurance	What is covered	Excess insurance [†]	Who is covered
Trip Cancellation/ Trip Interruption	<p>Provides reimbursement of eligible travel arrangements charged to your CIBC Aeroplan Visa Infinite Privilege Card before your departure date in the event of cancellation, interruption or delay of your trip for a covered reason.</p> <p>You can be covered for eligible trip cancellation expenses up to \$2,500 (CAD) per insured person, per trip, up to a maximum of \$10,000 (CAD) for all insured persons combined. You can be covered for eligible trip interruption/trip delay expenses up to \$5,000 (CAD) per insured person, per trip, up to a maximum of \$25,000 (CAD) for all insured persons combined.</p> <p>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. A pre-existing medical condition exclusion applies to medical conditions and/or symptoms that existed prior to the date of purchase of your travel arrangements. Refer to your Insurance Certificate for details.</p>	<p>Yes</p>	<p>Primary cardholder, primary cardholder's spouse and dependent children, authorized user, a travelling companion of primary cardholder or authorized user</p>
Hotel Burglary	<p>Charge the full cost of your accommodation to your CIBC Aeroplan Visa Infinite Privilege Card and while you are registered as a guest, if you suffer loss or damage due to burglary in your room, you may be reimbursed for the damage to or loss of your personal items (excluding cash) to a maximum of \$2,500 (CAD) per occurrence for all insured persons combined. Refer to your Insurance Certificate for details.</p>	<p>Yes</p>	<p>Primary cardholder, primary cardholder's spouse and dependent children, authorized user</p>

Insurance	What is covered	Excess insurance [†]	Who is covered
Flight Delay & Baggage	<p>Charge your scheduled flight to your CIBC Aeroplan Visa Infinite Privilege Card and receive coverage of up to \$500 (CAD) per insured person (maximum of \$1,000 (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 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 \$1,000 (CAD) per insured person (maximum of \$2,500 (CAD) for all insured persons combined) for loss, theft or damage of your checked baggage. Refer to your Insurance Certificate for details.</p>	Yes	<p>Primary cardholder, primary cardholder's spouse and dependent children, authorized user, authorized user's spouse and dependent children</p>
Car Rental Collision/Loss Damage	<p>Simply charge the full cost of your car rental to your CIBC Aeroplan Visa Infinite Privilege 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 \$85,000 (CAD) and all other conditions of coverage are met. Refer to your Insurance Certificate for details.</p>	No	<p>Primary cardholder and authorized user</p>

Insurance	What is covered	Excess insurance [†]	Who is covered
Purchase Security & Extended Protection	<p>Most new items of personal property you purchase with your CIBC Aeroplan Visa Infinite Privilege Card can be replaced or repaired or you can be reimbursed if they are lost, stolen or damaged within 180 days of purchase.</p> <p>Plus, with Extended Protection Insurance, you can triple the period of the original manufacturer's warranty up to 2 additional years on most purchases. Refer to your Insurance Certificate for details.</p>	Yes	<i>Primary cardholder and authorized user</i>
Mobile Device	<p>Provides repair or replacement coverage up to \$1,500 (CAD) per insured person, per occurrence for your personal mobile device in the event of loss, theft, or accidental damage for up to 2 years following purchase. Coverage is available when the full cost of the cell phone, smartphone or tablet (or any portion of the cost, if financed through a Canadian wireless service provider) is charged to your CIBC Aeroplan Visa Infinite Privilege Card. Refer to your Insurance Certificate for details.</p>	Yes	<i>Primary cardholder and authorized user</i>
Common Carrier Accident	<p>Whenever you travel by plane, ferry, train or bus and charge your fare to your CIBC Aeroplan Visa Infinite Privilege 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.</p>	No	<i>Primary cardholder, primary cardholder's spouse and dependent children, authorized user</i>

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



Important contact information


CIBC cibc.com

Air Canada aircanada.com/contactus

CIBC Credit Card Services

Canada & 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:

Canada & US [1 800 663-4575](tel:18006634575)

Elsewhere* [514 861-9898](tel:5148619898)

Visa Infinite Privilege Concierge visainfinite.ca/privilege

Canada & US [1 855 822-1240](tel:18558221240)

Elsewhere* [303 967-1036](tel:3039671036)

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

US [1 800 VISA-911](tel:1800VISA911)

Elsewhere* [303 967-1096](tel:3039671096)

* Call collect.

Important Privacy Information*

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

CIBC Travel Insurance Assistance

Royal & Sun Alliance Insurance cibccentre.rsagroup.ca

Company of Canada

Canada & US [1 866 363-3338](tel:18663633338)

Elsewhere* [905 403-3338](tel:9054033338)

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 front pocket of this guide.**



Keep your Benefits Guide

It's a good idea to keep your Benefits Guide for future reference and you can always locate the most up to date version on <https://www.cibc.com/en/personal-banking/credit-cards/manage/agreements-and-insurance.html>. You never know when you may need important information or phone numbers for your CIBC Aeroplan Visa Infinite Privilege 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 directly or review their online privacy policy at aircanada.com/aeroplan-privacypolicy.

Terms and conditions

- ¹ 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 Cardholder Agreement.
- ² CIBC Aeroplan Visa Infinite Privilege 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.
- ³ CIBC Aeroplan Visa Infinite Privilege Card primary cardholder, authorized users, and up to 8 other passengers travelling on the same reservation (up to a maximum of 9 travellers) are each entitled to Priority Check-in (where available), Zone 2 Priority Boarding and Priority Baggage Handling. Benefits only apply 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. To access this benefit, the primary cardholder or authorized user may be required to show their qualifying CIBC Aeroplan credit card to the Air Canada agent.
- ⁴ CIBC Aeroplan Visa Infinite Privilege Card primary cardholders and authorized users are each entitled to complimentary access to any Air Canada Maple Leaf Lounge located in Canada and the United States, including International Maple Leaf Lounges in Canada and the United States when travelling on an international itinerary. Access excludes Air Canada Signature Suites and lounges operated by third parties, such as Star Alliance member airlines. Additional guests of primary cardholders or authorized users may enter upon paying an applicable fee. Access will be granted in conjunction with a same-day, confirmed ticket on a flight marketed or operated by Air Canada, Air Canada Rouge, under the Air Canada Express brand, or by any Star Alliance member airline. 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. See aircanada.com/lounges-termsandconditions for applicable Maple Leaf Lounges Terms and Conditions.
- ⁵ **Global Airport Lounge Access – Visa Airport Companion Program:** Cardholders with a valid Canadian issued Visa Infinite Privilege Card have access to participating lounges within the Visa Airport Companion Program ("Program"), hosted and managed by Dragonpass International Ltd. Cardholders must enroll for this benefit either through the Visa Airport Companion App (available to download for free) or on the Program Website (visaairportcompanion.ca) using a valid Canadian issued Visa Infinite Privilege Card. Upon enrollment, 6 complimentary lounge visits will be available for the Cardholder per membership year; the complimentary visits can be used by the Cardholder for themselves and for their accompanying guests at participating lounges. All additional visits beyond the complimentary visits are subject to a fee of \$32 USD (subject to change) per person per visit charged by the Program. Applicable lounge access fees will be billed to your CIBC Visa Infinite Privilege Card connected to the Cardholders' Program membership. Unless suspended or cancelled, the Program's membership automatically renews on its anniversary date. The Program membership may be suspended if your CIBC Card is cancelled or no longer in good standing. To view a full list of participating airport lounges, their facilities, the current lounge access fee, opening times and restrictions Cardholders can visit the Program App and Website (visaairportcompanion.ca) for more information. Cardholders who participate in the Program are subject to the DragonPass Terms of Use (<https://en.dragonpass.com.cn/info/termsofuse>), Terms of Service (<https://en.dragonpass.com.cn/info/termsofservice>) and Privacy Policy (<https://en.dragonpass.com.cn/info/privacypolicy>) and Visa's Privacy Notice (https://www.visa.ca/en_CA/legal/global-privacy-notice.html). To view the full Terms and Conditions for the Program, please visit the Program App or Website (visaairportcompanion.ca). The Program services and benefits are provided by DragonPass and applicable third party offer providers and neither Visa nor CIBC is responsible for any claims or damages arising from participation in the Program.

⁶ CIBC Aeroplan Visa Infinite Privilege Card primary cardholders will receive one (1) Annual Worldwide Companion Pass after spending at least \$25,000 in eligible net Purchases (which excludes any returns and credits, Cash Advances, Balance Transfers, Convenience Cheques, fees, interest and payments) charged to the CIBC Aeroplan Visa Infinite Privilege Card account within an account year (being each consecutive 12-month period following the CIBC Aeroplan Visa Infinite Privilege Card account open date). The Companion Pass will be deposited into the Aeroplan account up to 8-10 weeks following the account year. The Companion Pass entitles a companion to accompany the primary cardholder for a fixed base fare (plus taxes, fees, charges and surcharges), when the primary cardholder books a published economy fare on a flight marketed and operated by Air Canada, Air Canada Rouge or under the Air Canada Express brand. Companion Passes are valid for 12 months from the date issued. The Companion Pass is valid towards a new booking only, and not valid on existing reservations. Bookings must be made directly with Air Canada, via aircanada.com, the Air Canada Mobile App, or through the Air Canada call centre ("Air Canada Reservations"). Valid for one round-trip for a companion when travelling on the same itinerary and booked at the same time as primary cardholder. Maximum one Companion Pass may be used per booking. If one-way travel is booked, the full base fare will be charged, the Companion Pass will be deemed fully used and the return portion of travel is forfeited. Total pricing varies based on itinerary booked. Primary cardholder may use the Companion Pass only once on their choice of travel (i) within Canada and continental United States (excluding Hawaii) for \$99 CAD base fare (ii) to/from Hawaii, Mexico, Central America, and the Caribbean for \$299 CAD base fare, (iii) to/from South America, Europe, Middle East, and Africa for \$499 CAD base fare and (iv) to/from Asia, Australia, and New Zealand for \$599 CAD base fare. Companion will be responsible to pay all applicable taxes, fees, charges and surcharges that apply above the companion's base fare. All travel must originate or terminate in Canada or the United States. Valid for travel at any time with no blackout periods. Also valid against the purchase of fares on sale. Companion will be booked into same fare brand as primary cardholder and will receive all applicable benefits and services associated with that fare brand. The Companion Pass may not be used with premium cabin fares, or in conjunction with Aeroplan flight rewards, Flight Pass, group travel bookings, Air Canada Vacations bookings, or any other discounts or promotion codes. The Companion Pass must be redeemed at time of purchase, and if multiple Companion Passes are available for the Aeroplan number, the Companion Pass that would expire first will be used. Booking must be made before the Companion Pass expiry date; travel may occur after the Companion Pass expiry date subject to flight schedule availability at the time of booking. Companion Pass may only be used as described, cannot be transferred and has no monetary or exchange value. Changes or cancellations are allowed according to the fare rules of the fare purchased. Changes and cancellations must be made at the same time for both guests, and failure to do so may result in a forfeit of the Companion Pass. If during a change or cancellation the Companion Pass is reinstated in the primary cardholder's account, the original expiry date will take effect and the Companion Pass may then be considered expired. In the event of a change or cancellation, travellers are required to pay all applicable fees based on the fare type purchased for each ticket, plus the difference in fare, if applicable, and all applicable taxes, fees, charges and surcharges that apply above the base fare. Companions who are members of Aeroplan or other partner frequent flyer programs are eligible to accumulate points and/or miles for the ticket issued in exchange for the Companion Pass according to conditions of the fare brand purchased. Aeroplan Elite Status benefits and upgrades are applicable if the traveller holds appropriate status and the fare purchased allows. Air Canada reserves the right to apply additional fees for bookings made via Air Canada Reservations. Unused Companion Passes 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. Unused Companion Passes may no longer be available if the CIBC Aeroplan credit card product is changed to a different product. Terms and conditions of the air transportation services on Air Canada are subject to the General Conditions of Carriage & Tariffs (aircanada.com/conditionsofcarriage) at the time of redemption.

⁷ Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada**. You may contact the insurer at 1866 363-3338 in Canada and the US or collect from elsewhere at 905 403-3338 or visit cibccentre.rsagroup.ca. Different cards will have different coverage(s). To learn about which coverage(s) are included with a specific card, and important information regarding coverage eligibility requirements, benefits, limitations and exclusions, see cibc.com/ca/credit-card/agreements-insurance.html and the insurance certificate(s) in your card package. Some insurance coverage(s) require purchase(s), auto rentals, common carrier fares, accommodations and other trip costs to be charged to the card to activate coverage. Other conditions may also apply. Car Rental Collision/Loss Damage Insurance (CLDI) is available for a rental period of up to 48 days for rental cars with an MSRP of up to \$85,000 CAD. The full cost of the rental must be charged to the card and the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW) must be declined. CLDI provides coverage up to the actual cash value (ACV) of the rental vehicle as defined in your insurance certificate. Note that some rental agencies may assess their damages at an amount greater than the ACV of the rental vehicle and you may be liable to them for the difference. Before declining the rental agency's CDW or LDW, you should read carefully and compare the terms of the rental agreement, the CLDI insurance certificate in your card package and any other insurance you own to decide which coverage best meets your protection needs. Out-of-Province Emergency Travel Medical Insurance (TMI) covers the primary cardholder, their spouse, dependent children and an authorized user for the first 31 days of a trip if the insured person is age 64 or under, or for the first 10 days of a trip if the insured person is age 65 or older (dependent children must be at least 15 days old and under 21 years of age or under 25 years of age if a full-time student, unless they have a permanent physical or mental impairment). TMI may not cover medical procedures performed without pre-approval. TMI, Trip Cancellation and Trip Interruption Insurance may not cover certain pre-existing health/medical conditions. Certain coverages are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available).

⁸ For every \$5,000 in eligible net Purchases (which excludes any returns and credits, Cash Advances, CIBC Global Money Transfers, Balance Transfers, Convenience Cheques, fees, interest and payments) charged to your CIBC Aeroplan Visa Infinite Privilege 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.

- ⁹ You must have a valid CIBC Aeroplan Visa Infinite Privilege Card in Good Standing to take advantage of the Visa Infinite Privilege benefits and services. Discounts and benefits are non-transferable and discounts cannot be combined with any other offer or discount. Visa reserves the right to modify or cancel offers at any time and without notice. Neither Visa nor CIBC is responsible for any claims or damages arising from use of any benefits or services provided by a third party. All offers, benefits and services are subject to complete terms and conditions, including third party suppliers' terms and conditions (available at visainfinite.ca/privilege/en/terms.html). The Visa Infinite Privilege privacy notice (available at visa.ca/en_CA/legal/global-privacy-notice.html) applies to all benefits and services that require enrollment through, or are otherwise provided by, the Visa Infinite Privilege website or the Visa Infinite Privilege Concierge. The collection, use and disclosure of your personal information by third party suppliers of services and benefits are subject to such third parties' own privacy policies.
- ¹⁰ The goods and services you request or obtain through the Visa Infinite Privilege Concierge are provided by various third-party service providers unrelated to Visa. Neither Visa nor CIBC endorses, reviews, qualifies, makes any representations or warranties (either express or implied) about, or assumes responsibility or liability for these service providers or the goods and services obtained. Neither Visa nor CIBC can guarantee the successful fulfillment of your requests in all instances. There is no fee for the Visa Infinite Privilege Concierge's services; however, you are responsible for the cost of any goods or services (including any related fees or costs) authorized by you and purchased by the Visa Infinite Privilege Concierge on your behalf. All costs will be charged directly to your CIBC Aeroplan Visa Infinite Privilege Card.
- ¹¹ Aeroplan points will be earned on card purchases less returns, and not on cash advances, CIBC Global Money Transfers, interest, fees, balance transfers, payments or Convenience Cheques. Earn bonus rate of 1.5 Aeroplan points 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, electric vehicle charging with a merchant category code of MCC 5552, airlines, car rental agencies, travel agencies/ tour operators, hotels, cruise lines, tour buses/bus lines, local/suburban commuter passenger transportation, ferries, local water transportation, railways, limousines/cabs and certain other transportation services or dining. Earn 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 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. Bonus Aeroplan points offer is only available on the first \$100,000 in net annual card purchases on your account (meaning all purchases by all cardholders, at any type of merchant); after which, Aeroplan points are earned at the regular rate on net purchases. The \$100,000 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 your CIBC Aeroplan Visa Infinite Privilege 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.
- ¹² 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.
- ¹³ 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.
- ¹⁴ CIBC Aeroplan Visa Infinite Privilege Card primary cardholders who also hold Aeroplan Elite Status will be able to roll over up to a maximum of 200,000 Status Qualifying Miles ("SQM") from the prior qualification year to the next qualification year. This benefit applies when the member qualified for Aeroplan Elite Status by earning the required SQM or Status Qualifying Segments ("SQS"), as well as the required Status Qualifying Dollars ("SQD"), in the prior qualification year. If the member has been granted complimentary status, as determined by Air Canada, that is higher than the status they would have earned via their Status Qualifying balances, the rollover amount will be based on the status they would have earned otherwise (if any), and not the granted status. SQM rolled over from the previous qualifying year will apply towards status qualification for the following qualifying year. Rollover SQM will be deposited directly into the member's Aeroplan account no later than March 30 of any given year, provided the member earned at least Aeroplan 25K Status based on their Status Qualifying balances from the prior qualifying year. Rollover does not apply to SQS or SQD. Benefit is only available to primary cardholders and does not apply to authorized users. If your CIBC Aeroplan credit card account is not in Good Standing, or if it is closed, regardless of reason for closure, or if the CIBC Aeroplan credit card product is changed to a different product, any SQM rolled over as a result of this benefit will be removed from the Aeroplan account, and any status earned as a result of these rolled-over SQM may also be rescinded. SQM do not count towards Million Mile Status and are not redeemable towards Aeroplan Rewards. Where a primary cardholder is eligible to roll over SQM under another Aeroplan credit card, the total cumulative rollover of all SQM towards Aeroplan Elite Status cannot exceed the maximum of 200,000 SQM. All Aeroplan Elite Status Conditions apply and can be reviewed at aircanada.com/elite-termsandconditions.

- ¹⁵ eUpgrade credits are valid for 12-months following the issuance date of the eUpgrade credits. New eUpgrade credits issued to the Aeroplan Account of a primary premium cardholder who also holds Aeroplan Elite Status (Aeroplan 25K Status and above) will be valid for an additional 12 months, for a total of 24 months validity from issuance date. Unless otherwise specified, eUpgrade credits issued on a promotional or goodwill basis, as well as those already rolled over from a previous benefit year, are not eligible for this benefit. To qualify for an additional 12 months of eUpgrade validity, your CIBC Aeroplan credit card must be open, in Good Standing and linked to the member's Aeroplan Account and the primary cardholder must hold Aeroplan Elite Status at the time the eUpgrade credit is issued. If the credit card is changed to a different product or the account is closed, regardless of reason for closure, or if the primary cardholder loses Aeroplan Elite Status, the expiry date of any eUpgrade credits issued after the date of Premium card product change or loss of Aeroplan Elite Status will be issued with the standard 12-month eUpgrade validity. Any eUpgrade credits issued prior to Aeroplan account linking will retain their original 12-month expiry date. After account closure or change of the primary premium card to a different card product, eUpgrade credits issued with a 24-month validity period will retain their original 24-month expiry date. Benefit is only available to primary cardholders and does not apply to authorized users. All eUpgrade conditions apply and can be reviewed at the Air Canada eUpgrade eligibility page aircanada.com/eupgrade-termsandconditions.
- ¹⁶ 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.
- ¹⁷ 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.
- ¹⁸ Aeroplan Family Sharing conditions apply and can be reviewed at aircanada.com/aeroplan-termsandconditions.
- ¹⁹ Learn more at aircanada.com/aeroplan.
- ²⁰ 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.
- ²¹ CIBC Aeroplan Visa Infinite Privilege 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 Priority Airport Standby and a higher priority for upgrade requests to a premium cabin. Priority Airport Standby and upgrade clearance are available on the day of travel when travelling on a fare that allows for airport standby or upgrades, and upon satisfying the applicable condition, such as payment of fees or use of upgrade instrument(s), such as eUpgrade credits. Benefit only applies for flights operated by Air Canada, Air Canada Rouge, or under the Air Canada Express brand. Priority on standby and upgrade lists is determined by several factors, including, but not limited to, holding Aeroplan Elite Status, an eligible Aeroplan credit card, and other rules as determined by Air Canada in its sole discretion and as may be changed by Air Canada from time to time. See aircanada.com/elite-termsandconditions for applicable Aeroplan Elite Status and eUpgrade Conditions.
- ²² Access upon presentation of a valid and enrolled CIBC Aeroplan Visa Infinite Privilege Card, while available in most lounges within the Program, is subject to availability.
- ²³ Receive 1 statement credit of up to \$100 CAD when NEXUS application fee is charged to an eligible card, regardless of NEXUS application approval. Limit 1 statement credit every 4 years. You must use your eligible card to pay the NEXUS application fee. In order to be eligible for the statement credit, account must be in Good Standing at the time the NEXUS application fee is charged. CIBC has no control over the NEXUS program including, but not limited to, application approval process, enrollment, or fees charged. NEXUS eligibility requirements are determined by the Canada Border Service Agency (CBSA) and the U.S. Customs and Border Protection (US CBP), and can be found at cbcsa-asfc.gc.ca/prog/nexus/term-eng.html.
- ²⁴ Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only.
- ²⁵ You will save three cents (\$0.03) per litre at the time of your purchase if you present your Journee 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 Journee Rewards. Card linking may take up to two (2) business days. To participate in this offer, you must have a CIBC debit card or personal credit card issued by CIBC. All Simplii cards are excluded. Please see cibc.com/journee for full program terms and conditions. Once your Journee Rewards account has reached three hundred (300) Journee Points, you will automatically save an additional seven cents (\$0.07) per litre on your next fuel purchase transaction made within 30 days, up to a maximum of 100 litres. 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 journee.ca for more details.
- ²⁶ Participating locations include select retail Pioneer, Fas Gas, Ultramar and Chevron branded gas stations in Canada. For a full list of participating stations, visit journee.ca/destinations.
- ²⁷ CIBC Pace It Installment Plans allow eligible cardholders to convert 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 the Installment Plan is created, 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; and (b) for certain eligible accounts, and eligible transactions. For complete Terms and Conditions, visit cibc.com/paceit.

- ²⁸ Subject to merchant transaction limits.
- ²⁹ Additional purchasing power over your limit does not mean unlimited spending and is itself subject to a limit. The amount of your additional purchasing power over your credit limit is determined based on an assessment of various factors including your payment history and spending patterns. You must repay any amount over your credit limit by your card payment due date.
- ³⁰ 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.
- ³¹ Personalized CIBC Convenience Cheques can be ordered by calling a CIBC Card Services Representative. Convenience Cheques are subject to 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.
- ³² 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.
- ³³ All cardholders (primary and authorized users) on the account will receive a PIN.
- ³⁴ CIBC foreign exchange rates apply. Only primary cardholders can use their eligible credit card account to pay for CIBC Global Money Transfer service. Most CIBC Global Money Transfers are completed within 1-3 business days.
- ³⁵ CIBC does not charge interest on Global Money Transfers appearing on your statement if we receive full payment of the Amount Due (or for Global Money Transfers that have been converted to an Installment Plan during that statement period, if we receive payment in full of the Balance) by the payment due date for that statement. Capitalized terms in this footnote have the meanings set out in the CIBC Cardholder Agreement.

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