



Welcome to your CIBC Aventura[®] Visa^{*} Card for Business



Your Benefits Guide

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Welcome to your CIBC Aventura[®] Visa^{*} Card for Business

Your CIBC Aventura Visa Card for Business gives your business the flexibility and convenience to manage your business expenses while enjoying the added value of the Aventura rewards program, comprehensive insurances and travel benefits, with the option to pool your points with your personal Aventura credit card.¹

Your CIBC Aventura Visa Card for Business combines exceptional benefits with fast rewards accumulation and higher redemption rewards.

Earn rewards even faster with the Points Multiplier[®] feature and redeem your Aventura Points for a selection of unforgettable rewards including:

- truly flexible travel—fly any airline with points that don't expire²
- an exciting selection of merchandise, gift cards and lifestyle rewards³

No matter where in the world your business takes you, you'll have access to the service and support you need.

A world of possibilities awaits you.



Spend and earn more points

Earning Aventura Points is easy when using your CIBC Aventura Visa Card for Business.⁴

Earn double Aventura Points⁵

On net travel purchased through the CIBC Rewards Centre.

Receive 50% more Aventura Points⁶

With the Points Multiplier feature, earn 1.5 Aventura Points for every \$1 spent on eligible gas and travel purchases such as airlines, hotels, car rental agencies and travel agencies (on the first \$80,000 in total annual account spending).

One Aventura Point for every \$1 spent

Earn 1 Aventura Point for every \$1 spent on all other purchases.

Redeem your rewards your way

Travel rewards⁷

When it comes to redeeming Aventura Points, you have the option of choosing from hundreds of airlines! Even better, there are no blackout periods or restrictions and points that don't expire.² With flights starting as low as 10,000 Aventura Points,⁸ you could be taking off sooner than you think.

Flexible travel

Redeem Aventura Points to create unique and personalized holiday experiences, quickly and easily. With Aventura Flexible Travel, you can book flights, travel, tours, rooms, activities and virtually anything else through the CIBC Rewards Centre. From a night at a downtown hotel to an exotic trip across the globe, the choice is yours!

Pool your points and redeem faster¹

Pool Aventura Points between your Aventura Visa Card for Business and eligible personal Aventura credit cards to quickly accumulate and redeem points towards your next flight.

To register for Aventura Rewards and view all of our exciting Aventura Rewards, and to redeem your Aventura Points, visit cibcrewards.com or contact the CIBC Rewards Centre

| Round-trip Aventura flight destinations | Aventura Points | One economy class ticket on more than 100 airlines worldwide |
|--|-----------------|--|
| Canada and U.S. (Short-Haul) | 10,000-20,000 | Travelling within a province, territory or U.S. state or to an adjoining province, territory or U.S. state. Maximum ticket price \$400 [†] |
| Canada and U.S. (Long-Haul) | 25,000-35,000 | Originating from any location in Canada/U.S. to any location in Canada or the U.S., except Hawaii and Alaska. Maximum ticket price \$800 [†] |
| Mexico, Alaska, Hawaii, Central America, Caribbean | 40,000-60,000 | Originating from any location in Canada/U.S. to Mexico, Hawaii, Alaska, Bermuda, Central America or the Caribbean. Maximum ticket price \$1,000 [†] |
| Europe | 50,000-70,000 | Originating from a major gateway in Canada/U.S. to select destinations in Europe. Maximum ticket price \$1,300 [†] |
| Rest of the World | 75,000-125,000 | Originating from a major gateway in Canada/U.S. to select destinations in Africa, Asia, Australia, New Zealand, South Pacific, the Middle East and South America. Maximum ticket price \$2,000 [†] |

[†] Important Note: Chart applies to round-trip economy flights booked through the CIBC Rewards Centre at 1 888 232-5656 or cibcrewards.com. The exact number of Aventura Points required to purchase a flight depends on ticket prices set by airlines. You must have at least 80% of the points required to obtain your desired flight (up to 20% of the points required can be purchased). A maximum ticket price (before taxes and other charges) applies for each destination; any excess cost over the maximum ticket price, plus taxes and other charges, must either be charged to your card or paid for with Aventura Points. Tickets are non-refundable. Chart may be changed without notice at any time. For complete details, see Aventura Rewards Program Terms at cibcrewards.com.

Merchandise and gift cards

Aventura Points can be redeemed at any time for merchandise or a vast selection of shopping, dining, entertainment and travel-related gift cards.

Lifestyle rewards³

A varied array of experiences are available to you through Aventura Lifestyle Rewards, from perfecting your golf swing with a golf pro or being a pilot for a day to enjoying your own personal chef and more.

Shopping with Points⁸

Redeem your points to pay off eligible pending Aventura credit card transactions.

Payment with Points⁹

Use Aventura Points to make payments towards the CIBC Aventura Visa Card for Business credit card balance.

Financial products with Points

Use Aventura Points to make payments or contributions towards the following CIBC financial products:

- Make a Residential Mortgage Prepayment (Note: Cannot be used in lieu of regular payments)¹⁰
- Make a contribution to a CIBC TFSA Tax Advantage Savings Account^{®11}
- Make a contribution to a CIBC RRSP Daily Interest Savings Account¹¹
- Make a payment towards a CIBC Personal Line of Credit¹²
- Make an additional payment towards a CIBC Personal Loan¹²
- Make a deposit or contribution to your Self-Directed CIBC Investor's Edge[®] brokerage account¹³

Redeeming is easy. You will be able to select from your existing products on CIBC Online Banking[®] and CIBC Mobile Banking[®].



Easy reward redemption

When you're ready to redeem your Aventura Points, go online at cibcrewards.com or call 1 888 232-5656 for complete service from the CIBC Rewards Centre.

CIBC Rewards Centre

Your CIBC Rewards Centre is a full-service travel agency that can build almost any type of travel experience or lifestyle reward package. You will receive exceptional service from the Rewards Centre when planning and customizing your package.

You can pay for your travel package by redeeming your Aventura Points or using your CIBC Aventura Visa Card for Business—or both!¹⁴

For a free no-obligation travel quote from the CIBC Rewards Centre, call 1 888 232-5656

Manage your spending

Online spend report

Get a more detailed view of your credit card spending and create customized monthly budgets.

Personal spend manager

Create your own personal spend categories to track and manage what's important to you.

Enhanced monthly statement

Track and manage your monthly and year-to-date spending organized in 10 common spend categories on your printed statement.

Spend alerts

Set up alerts through CIBC Online Banking and choose to be notified by phone, email or online message when you've exceeded your customized budget or are nearing your credit limit.¹⁵

Fraud alerts

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

Manage My Card

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

Activate card

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

Lock and unlock card

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

Replace lost, stolen or damaged card

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

Alerts and security

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

Credit report alerts will notify you of key changes to your personal credit report so you're aware of any unusual activity on your credit file.¹⁶

You also have access to other alerts and reminders such as your **payment is due** and your **eStatement is ready**.

Enhanced transaction details

Take the guesswork out of your credit card transactions. Easily look up enhanced transaction details including an interactive map to show you where you last shopped, the merchant's phone number and transaction type.

Everyday management


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

eStatements offer ease and convenience

With eStatements, view up to 7 years of your credit card statements online and on your mobile device. Save and print your statements any time or download them to use with your personal finance software. Skip the paper trail and reduce clutter in the process.



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.¹⁷

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

For more information, including a list of mobile payment solutions that CIBC supports, visit cibc.com/ways-to-pay

Assistance when it's needed the most, up to \$5,000 in emergency cash advances¹⁸

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

Enjoy better banking

From ways to help manage spending to features that offer new levels of card security, your CIBC credit card is the card for the way you live life. On your terms.®

Access to cash advances¹⁸

Cardholders can have instant access to up to \$1,000 daily in cash advances, subject to available credit and available cash, at any CIBC ATM or any of the nearly one million ATMs displaying the Visa, *Interac*® or Plus* System symbols. All you need is your card and your PIN.¹⁹

Additional cards

Earn Aventura Points up to 9 times faster. As a CIBC Aventura Visa Card for Business cardholder, you have the online banking option to add up to 9 additional cards. Give them to your employees and maximize the opportunities to earn Aventura Points. At the end of each month, all charges (and Aventura Points) will appear on the Primary Cardholder's monthly statement, which means you'll only have one payment to make. Even better, with CIBC's added credit management features you'll be able to view all the card purchases organized into spend categories, set budgets and more.

Cardholder Spending Limits²⁰

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

Call 1 800 465-4653 to inquire about requesting additional cards or to assign spending limits; or alternatively, use CIBC Online Banking to add a new cardholder

Auto Pay Service

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

To request an Auto Pay Service Authorization Form, call 1 800 465-4653

Bridge short-term cash flow needs with CIBC Convenience Cheques²¹

You have the flexibility to use CIBC Convenience Cheques on your credit card account to pay off bills or transfer higher-rate balances from other credit cards.

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

Access to savings

Visa SavingsEdge^{*,22}

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

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

Car rental discounts²³

Take advantage of additional savings. As a CIBC cardholder, you can receive valuable car rental discounts at participating locations worldwide when you pay with your eligible CIBC credit card.

For more information on car rental discounts, please visit cibc.com

Insurance protection that travels well

CIBC Aventura Visa Card for Business comes with comprehensive insurance and travel benefits for when you are travelling.

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 information, call 1 866 363-3338 if you are in Canada or the continental U.S., including Hawaii. From all other locations, including Mexico, call collect 905 403-3338.

| Insurance | What is covered | Excess insurance [†] | Who is covered |
|---|--|-------------------------------|--|
| Common Carrier Accident Insurance²⁴ | Whenever you travel by plane, ferry, train or bus, simply charge your full fare to your CIBC Aventura Visa Card for Business, and you, as the Primary Cardholder, your spouse and dependent children can be automatically covered with up to \$500,000 Common Carrier Accident Insurance. | No | Primary Cardholder, spouse, dependent children travelling together |
| Auto Rental Collision/Loss Damage Insurance²⁴ | As a CIBC Aventura Visa Card for Business cardholder, you can save up to \$25 a day on auto rental insurance. Simply charge the full cost of your auto rental to your CIBC Aventura Visa Card for Business and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You can be covered by Auto Rental Collision/Loss Damage Insurance, up to the actual cash value of the rental vehicle, provided the value of the rental vehicle, in its model year, does not exceed the Manufacturer's Suggested Retail Price (MSRP) of \$65,000 and all other conditions of coverage are met. Refer to your Insurance Certificate for details. | No | All Cardholders |

| Insurance | What is covered | Excess insurance [†] | Who is covered |
|--|--|-------------------------------|---|
| Trip Cancellation/ Trip Interruption Insurance²⁴ | <p>You, your spouse and your dependent children automatically have Trip Cancellation/ Trip Interruption coverage for trips charged to your CIBC Aventura Visa Card for Business. You can be covered for up to \$1,000 of eligible trip cancellation expenses for each insured person on the same trip, up to a maximum of \$5,000. If your trip is interrupted due to an illness, injury or other insured risk, you can be covered for up to \$2,000 per insured person for eligible trip expenses.</p> <p>The cardholder must call Global Excel Management Inc. (1 866 363-3338 in Canada and continental U.S., including Hawaii; from all other locations, including Mexico, call collect 905 403-3338) on the day the insured risk occurs or as soon as reasonably possible to advise of the interruption. A pre-existing exclusion applies to medical conditions and/ or symptoms that existed prior to the date of purchase of your trip.</p> | Yes | Primary Cardholder, spouse, dependent children travelling together |
| Flight Delay and Baggage Insurance²⁴ | <p>Purchase any scheduled flight with your CIBC Aventura Visa Card for Business and receive coverage up to an aggregate limit of \$500 (CAD) for reasonable and necessary meals and accommodations expenses, 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) of minimum essential clothing and personal toiletries when your baggage is delayed by an airline for more than 6 hours.</p> <p>Purchases may be made during the baggage delay period, but must be made within 4 days of the occurrence. Plus, your insurance includes up to \$500 (CAD) for the loss or damage of your checked baggage when you charge the cost of the common carrier ticket to your card.</p> <p>Flight Delay and Baggage Insurance is “excess insurance” and covers you only to the extent your claim exceeds the coverage of other insurance or indemnity available to you. Please refer to your Insurance Certificate for more details, including eligibility conditions, policy limitations and exclusions.</p> | Yes | All Cardholders, their spouse, their dependent children travelling together |

| Insurance | What is covered | Excess insurance [†] | Who is covered |
|---|--|-------------------------------|-----------------|
| Purchase Security and Extended Warranty Insurance²⁴ | <p>Most new items purchased with your card will be replaced, repaired, or you will be reimbursed if they are lost, stolen or damaged within 90 days of purchase. Plus, with Extended Protection Insurance, you can double the period of a manufacturer's original warranty up to 1 year on most purchases. That makes CIBC Aventura Visa Card for Business ideal for new purchases of electronic equipment and appliances.</p> <p>This is "excess insurance," meaning all other sources of recovery, indemnity or insurance coverage must be exhausted before this insurance pays any benefits to you. Please refer to your Insurance Certificate for more details, including policy limitations and exclusions.</p> | Yes | All Cardholders |

Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada (RSA)**. For information, or to make a claim under any of the insurance coverages listed above, please visit cibccentre.rsagroup.ca or call toll-free 1 866 363-3338 (from Canada and continental U.S., including Hawaii). From all other locations, including Mexico, call collect 905 403-3338.

[†] Excess Insurance means all other sources of recovery, indemnity, or insurance coverage must be exhausted before these insurances pay any benefits to you. Please refer to your Insurance Certificate for more details, including eligibility conditions, policy limitations and exclusions.

Optional CIBC Travel Insurance²⁵ (available at an additional cost)

Take advantage of extra travel coverage when you need it. Your CIBC Aventura Visa Card for Business provides you with many travel benefits. However, you may require additional coverage that is not available on your card. With CIBC Travel Insurance, you can purchase other coverage for you, your spouse and dependants when travelling outside your province of residence. We offer a number of products that are designed to help protect you against the unexpected costs associated with emergencies that can occur before or while travelling.

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

Keep your Benefits Guide

It's a good idea to keep your Benefits Guide for future reference. You never know when you may need important information or phone numbers for your CIBC Aventura Visa Card for Business.

Aventura terms and conditions

Please go to cibcrewards.com/terms for the current Aventura Program terms and conditions that apply to you.

Notes, trademarks and disclaimers

- [‡] Flight availability at this Aventura Point level depends on ticket prices set by airlines. Flights at this Aventura Point level will not be available to all destinations from all departure points and times.
- ¹ CIBC Rewards Program clients may "transfer," which means move, the Aventura points earned from eligible Aventura credit card accounts, where they are the Primary Cardholder or Rewards Officer. Transferring Points can be done between Aventura credit cards through cibcrewards.com or by calling the CIBC Rewards Centre at 1 888 232-5656. Authorized Users and Delegates cannot perform points transfer transactions, but will be able to view any points transfer activity on the Primary Cardholder's account in their account history. Points entered must be positive and within the minimum of 1 and the maximum of total points available in the account, at the time of performing points transfers. The Credit Card Accounts that you wish to transfer points between must be in good standing.
- ² For full details review the maximum ticket prices and Aventura Flight Rewards Chart at cibcrewards.com. Some airlines may impose fees, restrictions or other conditions on air travel. Aventura Points will be cancelled if they remain unredeemed for 60 days after you voluntarily close your Aventura credit card account or within twelve months of the Primary Cardholder's death.
- ³ CIBC Aventura Lifestyle Rewards include taxes. Any additional fees will be confirmed when a reward is redeemed. Due to the unique nature of Aventura Lifestyle Rewards, availability of space and/or dates may be limited.
- ⁴ Aventura Points are earned on card purchases less returns, and not on cash advances, interest, fees, balance transfers, payments, CIBC Convenience Cheques or Aventura Points redemptions. Aventura Rewards and Program Terms may change without notice. Taxes, fees and other charges may apply to Rewards. Aventura Points earned on purchases during a monthly statement period may not be credited to you if your card is not in good standing at any time during the monthly statement period.
- ⁵ Bonus (double) Aventura Points are earned on each dollar charged to the card on CIBC Rewards Centre travel purchases other than taxes, insurance, service charges or similar items. Aventura Points are not earned on travel obtained by redeeming Aventura Points.
- ⁶ Earn 1.5 Aventura Points per dollar charged on purchases (excluding returns) at merchants classified in the Visa network as service stations/automated gas dispensers, airlines, hotels, car rental agencies, cruise lines, travel agencies/tour operators, tour buses/bus lines, local/suburban commuter passenger transportation, ferries, local water transportation, railways, limousines/cabs and certain other transportation services. This bonus Aventura Points offer is only available on the first \$80,000 in net annual card purchases on your account (meaning all card purchases by all cardholders, at any type of merchant); after that, net card purchases at gas and travel service merchants will earn Aventura Points at the regular rate. The \$80,000 limit will reset to zero after the day your December statement is printed. Terms, conditions and eligible merchant categories may change at any time without notice.
- ⁷ Aventura Points can be redeemed for up to 100% of the cost of airfare as well as (if you have sufficient Aventura Points) for taxes and other charges on airfare purchased through the CIBC Rewards Centre. You must book all flights through the CIBC Rewards Centre. Some taxes and other charges may be collected locally/when you are travelling, and cannot be prepaid; please contact the CIBC Rewards Centre for specific details.

- ⁸ Requested redemption amount must be equal to or less than the cardholder's available Aventura Points balance. Aventura Points to dollars conversion ratio is determined by CIBC and can be changed at any time without notice. Shopping with Points redemptions are non-refundable, non-exchangeable and non-transferable unless you are advised otherwise. Only Primary Cardholders are permitted to perform a Shopping with Points redemption. Authorized Users and Delegates are not eligible. Shopping with Points redemptions are eligible only for authorized transactions that are not posted to the card account. The redemption of your Aventura Points will be treated as a payment to your account and not as a credit. Refer to the Cardholder Agreement to learn how payments are applied to your account.
- ⁹ Only the Primary Cardholder is permitted to perform a "Payment with Points" or "Financial Product with Points" redemption. Authorized Users and Delegates are not eligible. Redemptions are non-refundable, non-exchangeable and non-transferable unless you are advised otherwise. Requested redemption amount must be equal to or less than the cardholder's available points balance. Points to dollars conversion ratio is determined by CIBC and can be changed at any time without notice. Payment with Points redemption towards credit card balances will be reflected within two business days. Using points towards outstanding principal and CIBC financial products, including registered savings accounts and Investor's Edge accounts, can be found at <https://www.cibc.com/en/personal-banking/ways-to-bank/ways-to-pay/payment-with-points.html>.
- ¹⁰ Points can only be used to prepay outstanding principal. The prepayment cannot exceed the amount of your annual prepayment privilege. You can find this amount in your mortgage documents, or in Mortgage Loan-Details in the My Accounts section of CIBC Online Banking. A prepayment can only be made on a regular mortgage payment date. You must submit this request at least 5 business days before the regular payment date on which you want the prepayment applied. The prepayment will be visible through online banking within 5 business days after the regular payment date on which it is applied.
- ¹¹ Eligible registered savings accounts for contributions from Aventura points redemptions are: RRSP Daily Interest Savings Account (DISA); and TFSA Tax Advantage Savings Account (TASA). Cardholder is responsible for ensuring their contribution amount does not exceed their CRA issued contribution limit. Points redemption contributions must be from the cardholder's existing Aventura product to their DISA or TASA. Posting of Aventura point redemption contributions to DISAs or TASAs can take up to 3 business days.
- ¹² Redemptions can only be applied towards existing personal lending accounts. Eligible personal lending products must have a balance owing. Posting of Aventura point based payments to the cardholder's respective personal lending account will be visible through online banking within 5 business days from the processing date.
- ¹³ The following Investor's Edge accounts are eligible for Financial Products with Points: Registered Accounts (RRSP, RRIF, TFSA, RESP) and Investment Accounts (Cash, Margin, Options). Financial product rewards transferred to a Registered Account will be applied as a cash contribution by the cardholder. The cardholder is responsible for ensuring the amount does not exceed any contribution limit applicable to the Registered Account. Cardholders can contact CIBC Investor's Edge at 1 800 567-3343 in order to apply a Financial Product Reward into their existing CIBC Investor's Edge account, or to open a CIBC Investor's Edge account and then arrange for the financial product reward. Posting of cash credit to the Cardholder's CIBC Investor's Edge account can take upwards of 4 business days. Cash credit received in connection with a financial product reward can be used to purchase any available investment product (including stocks, mutual funds, GICs, precious metals, etc.).
- ¹⁴ The Top-Up Purchase Option is only available for flights on the Aventura Flight Reward Chart found at cibcrewards.com. At the time of booking, you may purchase up to 20% of the total Aventura Points required for your Aventura Airline Reward. The Top-Up Purchase must be charged to your CIBC Aventura Visa Card for Business, and does not earn Aventura Points.
- ¹⁵ Transactions must first be posted to your account before they can trigger a spend alert. It may then take up to 24 hours after a triggering transaction is posted for an alert to be sent.
- ¹⁶ This service is provided by Equifax Canada, a leading credit bureau in Canada.
- ¹⁷ Subject to merchant transaction limits.
- ¹⁸ Cash advances do not earn Aventura Points. Cash advances bear interest from the date they are taken from your credit card account and are subject to your available credit and available cash.
- ¹⁹ All cardholders (primary and authorized users) on the account will receive a PIN.
- ²⁰ The Primary Cardholder may assign and change the Authorized User Spending Limits on the credit card account for any authorized users 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, CIBC Convenience Cheques and balance transfers.

- ²¹ CIBC Convenience Cheques can be ordered by calling CIBC Card Services. CIBC Convenience Cheques are subject to your available credit and available cash and bear interest from the date they are posted to your credit card account. CIBC Convenience Cheques do not earn Aventura Points.
- ²² Discounts provided as credits on future account statements. This service is provided by Visa Canada. Terms and conditions apply.
- ²³ Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only. Visit cibc.com for further details.
- ²⁴ Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada (RSA)**. You may contact RSA at **1 866 363-3338** in Canada and the U.S. or collect from elsewhere at **905 403-3338** or visit cibccentre.rsagroup.ca. Different cards will have different coverage(s). To learn about which insurances are included, and important information regarding coverage eligibility requirements, benefits, limitations and exclusions, see cibc.com/ca/credit-card/agreements-insurance.html and review the insurance certificate(s) in your card package. Some insurance coverage(s) require purchases, auto rentals, common carrier fares, hotel or motel and other trip costs to be charged to the card to activate coverage. Other conditions may also apply. Auto Rental Collision and Loss Damage Insurance (CLDI) is available for automobile rentals of up to 48 days for rental vehicles with a MSRP up to \$65,000. 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. Trip Cancellation and Trip Interruption Insurance may not cover certain pre-existing health and medical conditions. Certain RSA coverages are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available).
- ²⁵ CIBC Travel Insurance is underwritten by member companies of The Co-operators, and is administered by TIC Travel Insurance Coordinators Ltd. No insurance is payable for any pre-existing condition unless you have applied and qualified for pre-existing condition coverage and received a Guarantee of Coverage from the insurer. A detailed summary of the terms, conditions, limitations, exclusions and other provisions are contained in the Certificate of Insurance, which you receive upon purchase.

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The Contactless Indicator is a trademark of EMVCo, LLC.

iPhone®, iPad® and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries.

Android™ is a trademark of Google, Inc.

* The Click to Pay icon is a trademark owned by and used with permission of EMVCo, LLC.

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

The CIBC logo is a trademark of CIBC. All other trademarks are owned by CIBC or their respective owners.

Important contact information

CIBC Rewards Centre

In Canada and the U.S.

Elsewhere (call collect)

cibcrewards.com

1 888 232-5656

905 696-4907

CIBC Credit Card Services

For current hours of business, please visit

In Canada and the U.S.

Elsewhere

cibc.com

1 800 465-4653

514 861-4653



Telecommunications Device for the Deaf

(TDD) (in North America)

1 877 331-3338

CIBC lost or stolen card replacement

Submit a request on CIBC Online or Mobile Banking or call:

In Canada and the U.S.

Elsewhere

1 800 663-4575

514 861-9898

Emergency assistance

In Canada and the U.S.

Elsewhere

1 800 814-7442

416 784-5357

Visa lost or stolen card replacement and emergency assistance

(available outside of Canada)

United States

Elsewhere

1 800 VISA-911

410 581-9994

Insurance contact information

Common Carrier Accident Insurance²⁴

Auto Rental Collision/Loss Damage Insurance²⁴

Trip Cancellation/Trip Interruption Insurance²⁴

Flight Delay and Baggage Insurance²⁴

Purchase Security and Extended Warranty Insurance²⁴

In Canada and continental U.S. (incl. Hawaii), call toll-free

1 866 363-3338

From all other locations, including Mexico, call collect

905 403-3338

Important websites

CIBC

[cibc.com](https://www.cibc.com)

CIBC Rewards Centre

[cibcrewards.com](https://www.cibcrewards.com)

Authorized User Spending Limits

[cibc.com/spendinglimits](https://www.cibc.com/spendinglimits)

CIBC Chip Technology

[cibc.com/chipcard](https://www.cibc.com/chipcard)

Make the most of your
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