



Welcome to your CIBC Aventura[®] Visa[★] Card for Business *Plus*



Your Benefits Guide

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Welcome to the CIBC Aventura® Visa® Card for Business *Plus*

The CIBC Aventura Visa Card for Business *Plus* gives your business the flexibility, convenience and control to manage your business expenses while enjoying the added value of the Aventura rewards program, a range of insurance coverages¹ and travel benefits, with the option to pool your points with your personal Aventura credit card.²

Your CIBC Aventura Visa Card for Business *Plus* combines exceptional benefits with quick points accumulation and higher redemption rewards.

Earn points 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 expire³
- an exciting selection of merchandise, gift cards or pay down balance⁴

No matter where in the world your business takes you, you'll have access to the service and support you need and the peace of mind that comes with our comprehensive suite of security and control features.

A world of possibilities awaits you.



Accelerate your earnings

Earn 2x Aventura Points⁵

On net travel purchased through the CIBC Rewards Centre.

Earn 1.5x Aventura Points⁶

With the Points Multiplier feature, earn 1.5 Aventura Points for every \$1 spent on:

- Eligible gas and electric vehicle charging
- Travel: airlines, hotels, car rental agencies, cruise lines, travel agencies or tour operators, tour buses or bus lines
- Transportation: local and suburban commuter passenger transportation, ferries, local water transportation, railways, limousines or cabs
- More Transportation Services: parking, tolls and truck rentals

Earn 1x Aventura Point⁷

For every \$1 spent on all other purchases.

Redeem your rewards

Aventura Airline Rewards Chart

When it comes to redeeming your Aventura Points for air travel, you have the option of choosing from hundreds of airlines. Plus, you'll enjoy the flexibility and value offered by our online booking tools, which make choosing the perfect flight even easier.

What's more, there are no blackout periods or restrictions, and your points never expire.³ So whether you're planning a trip within Canada, to the US or anywhere else in the world, your Aventura Points can help get you there.^{8,9}

For details on how far your Aventura Points will take you, check out our Aventura Airline Rewards Chart^{8,9} at [CIBC Rewards.com](https://www.cibcrewards.com)

Flexible travel

You can redeem your Aventura Points to create unique and personalized holiday experiences quickly and easily. With Aventura Flexible Travel, you can book flights, hotels, car rentals, activities, and more through the CIBC Rewards Centre. From a night at a downtown hotel to an exotic trip across the globe—the choice is yours!

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.

Payment with Points³

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

Financial products with Points³

Use Aventura Points to make payments or contributions towards CIBC financial products. Redeeming is easy. You will be able to select from your existing products on CIBC Online Banking® and CIBC Mobile Banking®.

More to love

Cover fees and taxes⁸

Use Aventura Points to cover full airfare including taxes and fees.

Pool your points and redeem faster²

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

Easy reward redemption

When you're ready to redeem your Aventura Points, go online at cibcrewards.com or call [1 888 232-5656](tel:18882325656) for complete service from the CIBC Rewards Centre.

CIBC Rewards Centre¹⁰

The CIBC Rewards Centre is a full-service travel agency that can build almost any type of travel experience or lifestyle reward package. You'll receive exceptional service from the CIBC Rewards Centre when planning and customizing your package.¹⁰

- You can purchase your travel by redeeming your Aventura Points, using your Aventura Card, or both!
- Simply redeem the number of Aventura Points you want and pay for the rest with your CIBC Aventura Card.

Visit cibcrewards.com or call the CIBC Rewards Centre at [1 888 232-5656](tel:18882325656)

Enjoy great savings

Visa SavingsEdge¹¹

Visa SavingsEdge is an automated discount program for Visa[®] Business cardholders. Unlock automatic savings on business solutions, travel and entertainment, electronics and more with the CIBC Aventura Visa Card for Business *Plus*.

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

Car rental discounts¹²

Receive car rental discounts of up to 25% at participating Avis[®] and Budget[®] locations worldwide when you pay with your CIBC Aventura Visa Card for Business *Plus*.

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

Optimize and control business spending

With the CIBC Aventura Visa Card for Business *Plus*, you have access to powerful online tools that can help put your business in control of its expenses.

Visa Spend Clarity for Business¹³

Visa Spend Clarity for Business is an online tool that provides an efficient way to optimize your business spending. Easy-to-use dashboards provide valuable insights and grant you the ability to:

- View and track cardholder spending patterns with detailed reports
- Set rules that limit how, when, and where payments can be authorized
- Categorize expenses by merchant and expense type
- Add receipts, notes and other documentation to expenses
- Push transactions to accounting software like Intuit QuickBooks[®] and Xero
- Schedule alerts, reports and receive near real-time spend notifications
- Access Visa Spend Clarity For Business on mobile devices

Manage cash flow

Access to cash advances¹⁴

Cardholders can access up to \$1,000 daily in cash advances, subject to available credit and available cash, at any CIBC ATM or any of the nearly one million ATMs displaying the Visa, *Interac*® or Plus* System symbols. All you need is your card and PIN. You can also change your PIN online, from anywhere in the world, at any time via CIBC Online Banking or CIBC Mobile Banking.¹⁵ For more information visit cibc.com/managemycard.

Card Replacement and up to \$5,000 emergency cash advance¹⁴

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

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

Cardholder Spending Limits¹⁶

Take advantage of the convenience of having up to 15 cardholders on the business card account, but maintain control by easily setting unique spending limits for purchases and cash advances on each card. The Card Officer can call us at any time to change the purchase or cash limits on any employee card. The new limits will take effect immediately.

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

Organize your payments

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

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 Cheques¹⁷

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

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

Manage my card

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

Activate card

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

Choose your PIN

Easily choose or change your PIN online, from anywhere in the world, at any time.¹⁵ For more information, visit cibc.com/managemycard.

Lock and unlock card

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

Replace lost, stolen or damaged card


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

Credit card transaction alerts

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.

Pay with ease



Contactless payments¹⁸


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


Mobile Wallet

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

Click to Pay+

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

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

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

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

Insurance protection

CIBC Aventura Visa Card for Business *Plus* comes with a range of insurance coverages and travel benefits for when you are travelling on business.¹

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

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

Insurance	What is covered	Excess insurance [†]	Who is eligible
Trip Cancellation/ Trip Interruption Insurance	Provides reimbursement of eligible business travel arrangements charged to your CIBC Aventura Visa Card for Business <i>Plus</i> before your departure date in the event of cancellation, interruption or delay of your trip for a covered reason. You could be covered for eligible trip cancellation expenses up to \$1,000 (CAD) and up to \$2,000 (CAD) for eligible trip interruption/trip delay expenses. You must call Global Excel Management Inc., the claims and assistance provider, on the day the cause of cancellation, interruption or delay of trip occurs or on the next business day. An exclusion applies for any medical condition that was not stable before your trip. Refer to your Certificate of Insurance for details.	Yes	All Cardholders on business travel
Car Rental Collision/ Loss Damage Insurance	Simply charge the full cost of your car rental to your CIBC Aventura Visa Card for Business <i>Plus</i> and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You could be protected by Car Rental Collision/Loss Damage Insurance up to the actual cash value of the rental vehicle, provided the value of the rental vehicle, in its model year, does not exceed the Manufacturer's Suggested Retail Price (MSRP) of \$85,000 (CAD) and all other conditions of coverage are met. Refer to your Certificate of Insurance for details.	No	All Cardholders
Common Carrier Accident Insurance	Whenever you travel for business by plane, ferry, train or bus, and charge at least 75% of your fare to your CIBC Aventura Visa Card for Business <i>Plus</i> , you could be protected for accidental bodily injury including death, with up to \$500,000 per insured person of Common Carrier Accident Insurance.	No	All Cardholders on business travel

Insurance	What is covered	Excess insurance [†]	Who is eligible
Flight Delay & Baggage Insurance	<p>Charge at least 75% of your scheduled flight to your CIBC Aventura Visa Card for Business Plus and you could receive coverage up to a maximum of \$500 (CAD) for reasonable living expenses such as meals and accommodations, ground transportation and entertainment expenses when your flight is delayed for more than 4 hours. Coverage also includes up to \$500 (CAD) for purchases of minimum essential clothing and toiletries when your baggage is delayed by an airline for more than 6 hours.</p> <p>Replacement items must be purchased within 4 days of the period of baggage delay. <i>Plus</i>, coverage includes up to \$500 (CAD) for loss, theft or damage of your checked baggage. Refer to your Certificate of Insurance for details.</p>	Yes	All Cardholders on business travel
Purchase Security & Extended Protection Insurance	<p>Most new items of movable property purchased with your CIBC Aventura Visa Card for Business <i>Plus</i> could be replaced, repaired, or you could be reimbursed if they are lost, stolen or damaged within 90 days of purchase. <i>Plus</i>, with Extended Protection Insurance, you could double the period of the original manufacturer's warranty up to one additional year on most purchases. Refer to your Certificate of Insurance for details.</p>	Yes	All Cardholders

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

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

- ¹ Insurance coverage(s) included with CIBC credit cards are underwritten by **Belair Insurance Company Inc.** You may contact the insurer at 1 866 363-3338 in Canada and the US or collect from elsewhere at 905 403-3338 or visit cibc.client.insure. Different cards will have different coverage(s). To learn about which coverages are included, and important information regarding coverage eligibility requirements, benefits, limitations and exclusions, see cibc.com/ca/credit-card/agreements-insurance.html and review the Certificate(s) of Insurance in your card package. Some insurance coverage(s) require purchase(s), car rentals, common carrier fares, accommodations and other trip costs to be charged to the card and be for business purposes to activate coverage. Other conditions may also apply. **Car Rental Collision/Loss Damage Insurance (CLDI)** is available for a rental period of up to 48 days for rental vehicles with a MSRP of up to \$85,000 CAD and not otherwise excluded from coverage. The full cost of the rental must be charged to the card and the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW) must be declined. CLDI provides coverage up to the actual cash value (ACV) of the rental vehicle as defined in your Certificate of Insurance. Note that some rental agencies may assess their damages at an amount greater than the ACV of the rental vehicle and you may be liable to them for the difference. Before declining the rental agency's CDW or LDW, you should read carefully and compare the terms of the rental agreement, the CLDI Certificate of Insurance in your card package and any other insurance you own to decide which coverage best meets your protection needs. Trip Cancellation and Trip Interruption Insurance may not cover certain health/medical conditions that are not stable before your trip. Certain coverages are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available).
- ² 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 or Rewards Officer'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.
- ³ Aventura Points will be cancelled if they remain unredeemed for 60 days after you voluntarily close your Aventura credit card account. If the Rewards Officer dies or is removed by the Business, all Aventura Points in the Aventura Account and all Aventura Points earned after the date of death or removal will automatically be transferred to the new Rewards Officer appointed by the Business as of the date of death or removal. The old Rewards Officer and/or his or her estate shall have no vested rights in the Aventura Points and will not be entitled to any compensation in respect of the transfer.
- ⁴ Only the Rewards Officer is permitted to perform a "Payment with Points" or "Financial Product with Points" redemption. Other Cardholders 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 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 five business days. Using Points towards outstanding principal and CIBC financial products, including registered savings accounts and Investor's Edge accounts, can be found at cibc.com/en/personal-banking/ways-to-bank/ways-to-pay/payment-with-points.html.
- ⁵ Earn 2 Aventura Points on each \$1.00 in purchases (net of and/or less returns) on CIBC Rewards Centre travel, 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 on each \$1.00 in purchases (net of and/or less returns) at merchants classified in the credit card network as service stations/automated gas dispensers, electric vehicle charging with a merchant category code of MCC 5552, 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 (such as parking, tolls and truck rentals). The 1.5 bonus Aventura Points offer is only available on the first \$80,000 in net annual card purchases on the account (meaning all card purchases by all cardholders, at any type of merchant); after which, Aventura Points are earned at the regular rate on net card purchases. The \$80,000 annual limit will reset to zero on the day after the December statement is printed. Terms, conditions and eligible merchant categories may change at any time without notice.
- ⁷ Aventura Points are earned on card purchases less returns, and not on Cash Advances, Balance Transfers, CIBC Convenience Cheques, interest, fees, payments 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 statement period.

- ⁸ Aventura Points can be redeemed for up to 100% of the cost of airfare, for taxes and other charges on airfare purchased through the CIBC Rewards Centre. 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 the 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. Some taxes and other charges may be collected locally or when travelling and cannot be prepaid; please contact CIBC Rewards Centre for details.
- ⁹ To obtain an Airline Travel Reward using the Aventura Airline Rewards Chart, you must redeem at least 80% of the total number of Aventura Points required to purchase it. If you don't have enough Aventura Points to purchase an Airline Travel Reward in full (but have at least 80% of the required number of Aventura Points), you may have the Centre charge an amount to your Card to cover the Points Deficit, excluding Taxes and Other Charges. For a business class flight, you may have the Centre charge an amount to your Card to cover the Points Deficit for an economy class ticket in the same flight segment as the business class ticket you want, excluding Taxes and Other Charges. If you have the Centre charge an amount to your Card to cover the Points Deficit for an Airline Travel Reward and you are advised that the Aventura Travel Reward is refundable, then, in the event of a refund, the amount previously charged to your Card will not be refunded to your Credit Card Account and instead you will receive Aventura Points equal to the Points Deficit.
- ¹⁰ CIBC is not a travel supplier or a travel agency. Independent third party service providers and suppliers may provide supplies and services for the Program, including the Centre and the Website. CIBCByExpedia.com website is operated by Expedia, Inc. All travel services are provided by Expedia, Inc., Tour East Holidays (Canada) Inc. (as air ticket fulfilment service provider for Expedia, Inc.) or Merit Travel Group, which are independent travel agencies. Merit Travel Group's Registration Numbers: ON-4499356 | BC-34799 | QC-703563.
- ¹¹ Discounts provided as credits on future account statements. This service is provided by Visa Canada. Terms and conditions apply.
- ¹² Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only.
- ¹³ Visa Spend Clarity for Business are services provided by Visa Canada. You must enroll in these services to use them. Terms and conditions apply. Transaction controls enabled by Visa Spend Clarity for Business only apply to transactions on enrolled cards that are processed through the VisaNet[®] transaction-processing system and will not block transactions that are processed through non-Visa networks or transactions that occur off-line. Transactions that exceed the cardholder's specified authorization parameters also may not be blocked due to incorrect or incomplete transaction data received by Visa or for other reasons. Cardholder is responsible for any text message, data or other wireless carrier charges incurred by the cardholder as a result of email notifications. The business remains liable for the entire balance on the credit card account, even if a particular transaction is not blocked.
- ¹⁴ 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.
- ¹⁵ All Cardholders on the account may choose a PIN via CIBC Mobile or Online Banking. A PIN is required for ATM transactions and some in-store purchases.
- ¹⁶ The Card Officer or Rewards Officer assigned by the business may assign and change the Card Spending Limits on the credit card account for any employee cardholders 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 cardholders will be subject to the overall credit limit and cash limit on the credit card account, so the funds available to a cardholder may be less than the spending limit set. A Card Spending Limit will reset monthly, or earlier if requested by the Card Officer/Rewards Officer or if a payment on the credit card account is made by the applicable cardholder. "Cash" refers to cash advances, CIBC Convenience Cheques and balance transfers.
- ¹⁷ 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.
- ¹⁸ Subject to merchant transaction limits.

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Samsung[®] and Samsung Pay[®] are registered trademarks of Samsung Electronics Co., Ltd

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

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

Important contact information

CIBC Rewards Centre	cibcrewards.com
In Canada and the US	1 888 232-5656
Elsewhere (call collect)	905 696-4907

CIBC Credit Card Services

For current hours of business, please visit	cibc.com
In Canada and the US	1 800 465-4653
Elsewhere	514 861-4653



Telecommunications Device for the Deaf

(TDD) (in North America)	1 877 331-3338
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CIBC lost or stolen card replacement

Submit a request on CIBC Online or Mobile Banking or call:	
In Canada and the US	1 800 663-4575
Elsewhere	514 861-9898

Emergency assistance

In Canada and the US	1 800 814-7442
Elsewhere	416 784-5357

Visa lost or stolen card replacement and emergency assistance

(available outside of Canada)	
United States	1 800 VISA-911
Elsewhere	410 581-9994

Insurance contact information

- Common Carrier Accident Insurance¹
- Car Rental Collision/Loss Damage Insurance¹
- Trip Cancellation/Trip Interruption Insurance¹
- Flight Delay & Baggage Insurance¹
- Purchase Security & Extended Protection Insurance¹
- In Canada and the US **1 866 363-3338**
- Elsewhere (call collect) **905 403-3338**

Important websites

- CIBC **cibc.com**
- CIBC Rewards Centre **cibcrewards.com**
- Authorized User Spending Limits **cibc.com/spendinglimits**
- CIBC Chip Technology **cibc.com/chipcard**

Make the most of your
CIBC Aventura Visa Card for Business *Plus*
Visit cibcrewards.com today

Download the CIBC Mobile Banking app today.

