



Welcome to your CIBC Aventura[®] Gold Visa[®] Card



Your Benefits Guide

Welcome to your CIBC Aventura® Gold Visa* Card	1
Enhance your travel with premium benefits	2
Spend and earn more points	3
Redeem your rewards your way	4
Manage your spending	6
Manage my card	7
Ways to pay	8
Insurance protection that travels well	9
Bank your way	11
Aventura terms and conditions	13
Notes, trademarks and disclaimers	13
Important contact information	16

Welcome to your CIBC Aventura® Gold Visa* Card

Say hello to a unique credit card experience

Your new CIBC Aventura Gold Visa Card can help you get the very most out of your credit card. It combines exceptional benefits with fast rewards accumulation and personalized, authentic travel experiences.

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 expire¹
- an exciting selection of gift card and lifestyle rewards²

Take a break at the airport and relax in one of the 1,200+ global lounges before you take off—enjoy your 4 complimentary visits by enrolling now for the Visa Airport Companion Program.³ Plus, a rebate of up to CAD\$200 on your NEXUS[®] application fee every 4 years.⁴

A world of possibilities awaits you.



Enhance your travel with premium benefits

CIBC Rewards Centre

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.⁵

- 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)

NEXUS

Some great news for frequent travellers to the US—receive a rebate of up to CAD\$200 for your NEXUS application fee once every 4 years.⁴ NEXUS is designed to speed up border crossings for low-risk, pre-approved travellers into Canada and the United States (US).

Your rebate will automatically be applied to your statement

Enjoy your time at the airport with global lounge access



Need a place to relax and recharge before you get on your flight?

Your CIBC Aventura Gold Visa Card lets you access 1,200+ airport lounges worldwide with the Visa Airport Companion Program.³ Enjoy 4 complimentary lounge visits per membership year. Simply show your membership within the Visa Airport Companion App or Website, or use your CIBC Aventura Gold Visa Card⁶ to gain access to lounges after enrolling. 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.

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 litre⁷ at participating **Pioneer, Fas Gas, Ultramar** and **Chevron** gas stations.⁸ Visit cibc.com/journie to get started.

Car rental discounts

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 CIBC credit card.⁹

Spend and earn more points

One Aventura Point for every \$1 spent

Earning Aventura Points is easy. You'll earn 1 Aventura Point for every \$1 you spend with your CIBC Aventura Gold Visa Card.¹⁰

Receive 50% more Aventura Points

With the Points Multiplier feature, you'll earn 1.5 Aventura Points for every \$1 you spend—that's 50% more Aventura Points—at eligible grocery stores, gas stations, electric vehicle charging stations and drug stores (on the first \$80,000 in total annual spending).¹¹ For example, whether it's milk or a lawn chair, if you can buy it at an eligible grocery store, you'll earn 1.5 Aventura Points. Of course, you'll continue to earn 1 Aventura Point for every \$1 charged to the card at all other locations.

Earn double Aventura Points

You'll earn double Aventura Points on any net travel purchase you make with your CIBC Aventura Gold Visa Card at the CIBC Rewards Centre.¹²

Redeem your rewards your way

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.¹ 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.^{13,14}

For details on how far your Aventura Points will take you, check out our Aventura Airline Rewards Chart^{13,14} 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

Your Aventura Points can be redeemed at any time for merchandise.

Gift cards

Whether you want to reward yourself with a shopping spree at your favourite store, enjoy a much-deserved dinner out or a day at the spa, redeeming your Aventura Points for a gift card is just the answer. Choose from a vast selection that includes dining, entertainment and travel-related gift cards.

Lifestyle rewards

A varied array of experiences are available to you through Aventura Lifestyle Rewards,² from perfecting your golf swing with a golf pro or being a pilot for a day to enjoying your own personal chef and more.

To view all of our exciting Aventura Rewards and to redeem your Aventura Points, visit [cibcrewards.com](https://www.cibcrewards.com) or contact the CIBC Rewards Centre

Shopping with Points

Redeem your points to pay off eligible pending Aventura credit card transactions.¹⁵

Payment with Points

Use your Aventura Points to make payments towards your Aventura Visa credit card balance.¹⁶

Financial products with Points

Reach your financial goals faster by using your Aventura Points to make payments or contributions towards the following CIBC financial products:¹⁶

- Make a Residential Mortgage Prepayment (Note: Cannot be used in lieu of regular payments)¹⁷
- Make a contribution to a CIBC TFSA Tax Advantage Savings Account^{®18}
- Make a contribution to a CIBC RRSP Daily Interest Savings Account¹⁸
- Make a payment towards a CIBC Personal Line of Credit¹⁹
- Make an additional payment towards a CIBC Personal Loan¹⁹
- Make a deposit or contribution to your Self-Directed CIBC Investor's Edge brokerage account²⁰

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



Manage your spending

CIBC Pace It™ Installment Plans²¹

When you choose to make a big purchase—whether it's a planned renovation or vacation, or something unexpected like an appliance breakdown—you can use CIBC Pace It. Pace your payments with Installment Plans at lower interest rates on eligible card purchases over a fixed term. Some restrictions apply. Visit cibc.com/PaceIt to learn more.

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.

Track expenses: monitor where and how much you spend and set spending limits for different categories or merchants.

Avoid surprises: if a recurring payment on your credit card increases (e.g. phone bill or gym membership), we'll let you know so you can stay on top of your expenses.



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.²²

Manage my card

For more information visit cibc.com/managemycard

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

Activate your card through CIBC Online Banking® or CIBC Mobile Banking®, or by calling CIBC at [1 800 465-4653](tel:18004654653) (Canada and the US) or [514 861-4653](tel:5148614653) (from elsewhere). If your card is a replacement from another product, you can also activate by making a purchase with your existing PIN.

Choose your PIN

Easily choose or change your PIN online, from anywhere in the world, at any time.²³ For more information, visit cibc.com/managemycard.

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. 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.

You also have access to other alerts and reminders such as your minimum payment is due and your eStatement is ready. Easily enroll or update your alert preferences via Manage My Alerts on the left navigation panel within CIBC Mobile & Online Banking.

Enhanced transaction details

Easily recognize your credit card transactions by clicking on transactions to see additional merchant details including merchant contact details and address.

Everyday management

Check your account balance, view recent transactions, pay your monthly bill or set up future payments. You can also request a credit limit increase, additional cards, 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



For more information visit [cibc.com/ways-to-pay](https://www.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.²⁴

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

Insurance protection that travels well

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 in Canada and the US, or collect from elsewhere at 905 403-3338.

Out-of-Province Emergency Travel Medical Insurance²⁵

Provides coverage up to a maximum of \$5 million (CAD) for eligible emergency travel medical expenses incurred by an insured person if age 64 or under, while travelling outside your Canadian province or territory of residence for the first 15 days of a trip. You don't even have to charge your trip to your CIBC Aventura Gold Visa Card. You must call Global Excel Management Inc., the claims and assistance provider, prior to receiving treatment, otherwise your claim may not be covered. An exclusion applies for any medical conditions that was not stable before your trip. Refer to your Certificate of Insurance for details.

Car Rental Collision/Loss Damage Insurance²⁵

Simply charge the full cost of your car rental to your CIBC Aventura Gold Visa Card 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, 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.

Flight Delay & Baggage Insurance²⁵

Charge at least 75% of your scheduled flight to your CIBC Aventura Gold Visa Card 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.

Replacement items must be purchased within 4 days of the period of baggage delay. Plus, coverage includes up to \$500 (CAD) for loss, theft or damage of your checked baggage. Refer to your Certificate of Insurance for details.

Hotel Burglary Insurance²⁵

Charge any portion of the cost of your accommodations to your CIBC Aventura Gold Visa 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 Certificate of Insurance for details.

Common Carrier Accident Insurance²⁵

Whenever you travel by plane, ferry, train or bus and charge at least 75% of your fare to your CIBC Aventura Gold Visa Card, you could be protected for accidental bodily injury, including death, with up to \$500,000 (CAD) per insured person of Common Carrier Accident Insurance. Refer to your Certificate of Insurance for details.

Mobile Device Insurance²⁵

Provides or replacement coverage up to \$1,000 (CAD) for your personal mobile device such as your cell phone, smartphone or tablet in the event of loss, theft or accidental damage for up to two years following purchase.

Coverage is available when the full cost of the cell phone, smartphone or tablet (or all or any portion of the cost, if financed through a Canadian wireless service provider or a Canadian Buy Now Pay Later service provider) is charged to your CIBC Aventura Gold Visa Card. Refer to your Certificate of Insurance for details.

Purchase Security & Extended Protection Insurance²⁵

Most new items of personal property purchased with your CIBC Aventura Gold Visa Card could be replaced, repaired, or you could be reimbursed if they are lost, stolen or damaged within 90 days of purchase. Plus, 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.

Certain coverages are "excess insurance" meaning all other sources of recovery, indemnity or insurance coverage must be exhausted before coverage is available.

Bank your way

To inquire about any of the features below, please call 1 800 465-4653

Instant cash advances

You have instant access to up to \$1,000 daily with your CIBC Visa Card, subject to your available credit and your available cash, at any CIBC ATM or any of the nearly one million bank machines displaying the Visa, *Interac*® or Plus* System symbols.²⁶ 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.²³ For more information visit cibc.com/managemycard.

Additional cards (authorized users)

Organize your household spending like never before and earn Aventura Points while doing it. You can add up to 3 additional cardholders. Give the additional cards to your spouse or anyone else you wish and maximize the opportunities to earn Aventura Points.

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.²⁷

Auto Pay Service

Staying on top of your payments is now even easier. Sign up for CIBC Auto Pay Service—an automatic service that debits your card payment from your chosen bank account. Choose to pay either the Minimum Payment or the Amount Due by the payment due date for each month. Whichever option you choose, keep in mind that if your balance exceeds your credit limit on a statement date, the amount debited from your bank account on the payment due date will include the amount by which your balance exceeded your credit limit.

Personalized Convenience Cheques

Want to transfer higher-rate balances, consolidate bills or make purchases in places that don't otherwise accept credit cards? It's simple, with CIBC Convenience Cheques. Write them like any other cheque to a person or business, or to pay off a non-CIBC credit card, and the amount will appear on your CIBC credit card statement without being charged a fee. 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.²⁸

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](tel:18006634575) as soon as possible. Remember, you can also receive an emergency cash advance of up to \$5,000, subject to your available credit and your available cash, if your card is lost or stolen.²⁶

CIBC Global Money Transfer™

Send money abroad with the CIBC Global Money Transfer service.²⁹ There are no transaction fees and you won't incur interest charges as long as you pay your Balance by the payment due date.³⁰

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.²⁹

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>.

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 For full details see maximum ticket prices and Aventura Airline 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 12 months of the primary cardholder's death.
- ² 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.
- ³ Primary Cardholders 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 Card. Upon enrollment, 4 complimentary lounge visits will be available for the Primary 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 the CIBC 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 or 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/termsfuse>), Terms of Service (<https://en.dragonpass.com.cn/info/termservice>) 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.
- ⁴ Receive one (1) statement credit up to a maximum value of \$200 CAD when NEXUS application fee is charged to an eligible card, regardless of NEXUS application approval. Limit one (1) statement credit every four (4) years. You must use your eligible card to pay the NEXUS application fee. In order to be eligible for the statement credit, cardholders must be in good standing at the time the 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 Services Agency (CBSA) and the U.S. Customs and Border Protection (U.S. CBP), and can be found at <https://www.cbsa-asfc.gc.ca/prog/nexus/term-eng.html>.
- ⁵ 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](https://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.
- ⁶ Access upon presentation of a valid and enrolled CIBC Aventura Gold Visa Card, while available in most lounges within the Program, is subject to availability.
- ⁷ You will save three cents (\$0.03) per litre at the time of your purchase if you present your Journie 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 Journie 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/journie for full program terms and conditions. Once your Journie Rewards account has reached three hundred (300) Journie 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 journie.ca for more details.
- ⁸ Participating locations include select retail Pioneer, Fas Gas, Ultramar and Chevron branded gas stations in Canada. For a full list of participating stations, visit journie.ca/destinations.
- ⁹ Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges or base rates only. Visit cibc.com for further details.
- ¹⁰ Aventura Points are earned on card purchases less returns, and not on cash advances, CIBC Global Money Transfers, 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.

- ¹¹ Earn 1.5 Aventura Points on purchases (less returns) at merchants classified in the credit card network as grocery stores, service stations/automated gas dispensers, electric vehicle charging with a merchant category code of MCC 5552 or drug stores. 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 grocery, drug store, gas merchants and merchants classified as electric vehicle charging with a merchant category code of MCC 5552 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 without notice.
- ¹² 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.
- ¹³ 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 ask a CIBC Rewards Centre Counsellor for specific details.
- ¹⁴ 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.
- ¹⁵ 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 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 Consumer Cardholder Agreement to learn how payments are applied to your account.
- ¹⁶ Only primary cardholders are permitted to perform a "Payment with Points" or "Financial Product with Points" redemption. Authorized Users 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 cards 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 <https://www.cibc.com/en/personal-banking/ways-to-bank/ways-to-pay/payment-with-points.html>.
- ¹⁷ 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.
- ¹⁸ Eligible registered savings accounts for contributions from Aventura / Gold 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 / Gold product to their DISA or TASA. Posting of Aventura / Gold point redemption contributions to DISAs or TASAs can take up to 5 business days.
- ¹⁹ Redemptions can only be applied towards existing personal lending accounts. Eligible personal lending products must have a balance owing. Posting of Aventura / Gold 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.
- ²⁰ 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 5 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.).
- ²¹ 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/Pacelt.
- ²² 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.
- ²³ All Cardholders (Primary and Authorized Users) 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.
- ²⁴ Subject to merchant transaction limits.
- ²⁵ 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 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 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 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. **Out-of-Province Emergency Travel Medical Insurance (TMI)** covers the primary cardholder, their spouse and dependent children for the first 15 days of a trip if the insured person is age 64 or under (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 and 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).
- ²⁶ Cash advances do not earn Aventura Points. Cash advances bear interest from the date they are taken.
- ²⁷ 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. For full details visit cibc.com/ca/credit-cards/budgeting-spend/spending-limits.html.
- ²⁸ Personalized CIBC Convenience Cheques can be ordered by calling a CIBC Card Services Representative. CIBC Convenience Cheques do not earn Aventura Points.
- ²⁹ 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.
- ³⁰ 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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Important contact information

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

CIBC Credit Card Services	
For current hours of business, please visit	cibc.com
In Canada and the US	<u>1 800 465-4653</u>
Elsewhere	<u>514 861-4653</u>

 Telecommunications Device for the Deaf	
(TDD) (in North America)	<u>1 877 331-3338</u>

CIBC lost or stolen card replacement	
Submit a request on CIBC Online or Mobile Banking or call:	
In Canada and the US	<u>1 800 663-4575</u>
Elsewhere	<u>514 861-9898</u>

Emergency assistance	
In Canada and the US	<u>1 800 814-7442</u>
Elsewhere	<u>416 784-5357</u>

Visa lost or stolen card replacement and emergency assistance	
(available outside of Canada)	
United States	<u>1 800 VISA-911</u>
Elsewhere	<u>410 581-9994</u>

Insurance contact information

CIBC Travel Assistance Line	
Out-of-Province Emergency Travel Medical Insurance ²⁵	
Car Rental Collision/Loss Damage Insurance ²⁵	
Flight Delay & Baggage Insurance ²⁵	
Hotel Burglary Insurance ²⁵	
Common Carrier Accident Insurance ²⁵	
Mobile Device Insurance ²⁵	
Purchase Security & Extended Protection Insurance ²⁵	
In Canada and the US	<u>1 866 363-3338</u>
Elsewhere (call collect)	<u>905 403-3338</u>

Important websites

CIBC	<u>cibc.com</u>
CIBC Rewards Centre	<u>cibcrewards.com</u>
Authorized User Spending Limits	<u>cibc.com/spendinglimits</u>
CIBC Chip Technology	<u>cibc.com/chipcard</u>

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CIBC Aventura Gold Visa Card
Visit cibcrewards.com today

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KT-25A-AVGL-ENG Aventura Gold Kit (English)