



Welcome to your CIBC Corporate Classic *Plus* Visa* Card



Your Benefits Guide

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Welcome to your CIBC Corporate Classic *Plus* Visa* Card

Your CIBC Corporate Classic *Plus* Visa Card gives your business the flexibility, convenience and control to manage your business expenses.

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.

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 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 and peace of mind

Your new CIBC Corporate Classic *Plus* Visa Card comes equipped with a suite of security features to help make sure your business is covered, anywhere in the world.

Contactless payments¹

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.

For more information, including a list of mobile payment solutions that CIBC supports, visit [cibc.com/ways-to-pay](https://www.cibc.com/ways-to-pay)

Assistance when it's needed the most, up to \$5,000 in emergency cash advances²

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.

Manage your cash flow with ease

The CIBC Corporate Classic *Plus* Visa Card comes with a number of value-added services and options that give your business the power to customize your card to its needs.

Access to cash advances²

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.³

Cardholder Spending Limits⁴

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

Organize your payments

Consolidate recurring payments on your CIBC Corporate Classic *Plus* Visa Card 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 Cheques⁵

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 non-CIBC credit cards.

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

Optimize and control your business spending

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

Visa Business Reporting⁶

Visa Business Reporting 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 cardholder spending patterns and compare them across the business
- Track individual card usage
- Categorize expenses by merchant and expense type
- Add receipts, notes and other documentation to expenses
- Facilitate expense reconciliation and review
- Push transactions to accounting software like Intuit QuickBooks® and Xero™

Visa Payment Controls⁷

Visa Payment Controls is an online tool that allows you to define spending controls on each card on your account and alert the Card Officer and the cardholder whenever a transaction is declined due to a payment control.

Set controls individually on each card based on your business needs including:

Time: block transactions on certain days or hours

Location: limit transactions by country (e.g. Canada only)

Category: prevent purchases at specific merchant types

Spending: limit single-purchase amounts, ATM access, e-commerce activity and cash back transactions

If you wish to allow a blocked transaction, the Card Officer can easily remove the payment control in real time online or through their mobile device.

Access to savings

Visa SavingsEdge^{*,8}

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 Corporate Classic *Plus* Visa Card.

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

Save on car rentals⁹

Your business will receive car rental discounts of up to 25% at participating Avis[®] and Budget[®] locations worldwide when you pay with your CIBC Corporate Classic *Plus* Visa Card.

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

Insurance protection¹⁰

The CIBC Corporate Classic *Plus* Visa Card comes with insurance benefits for when you are travelling on business.

The information provided in this section is intended as general information only. Please refer to the enclosed Insurance Certificate 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 United States (U.S.). From anywhere else in the world, call collect at 905 403-3338.

Insurance	What is covered	Who is covered
Common Carrier Accident Insurance	Whenever you travel for business by plane, ferry, train or bus, simply charge your full fare to your CIBC Corporate Classic <i>Plus</i> Visa Card and you can be automatically covered with up to \$100,000 Common Carrier Accident Insurance.	All Cardholders on Business Travel

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 the insurance coverage listed above, please visit cibccentre.rsagroup.ca or call toll-free 1 866 363-3338 if you are in Canada or the United States (U.S.). From anywhere else in the world, call collect at 905 403-3338.

Important contact information

CIBC Credit Card Services

For current hours of business, please visit	cibc.com
In Canada and the U.S.	1 800 465-4653
Elsewhere‡	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.	1 800 663-4575
Elsewhere‡	514 861-9898

Emergency assistance

In Canada and the U.S.	1 800 814-7442
Elsewhere‡	416 784-5357

Visa lost or stolen card replacement and emergency assistance

(available outside of Canada)

In the U.S.	1 800 VISA-911
Elsewhere‡	410 581-9994

CIBC travel insurance assistance

In Canada and the U.S.	1 866 363-3338
Elsewhere‡	905 403-3338

Car rental

Avis Worldwide Reservations—AWD # C277500	1 800 879-2847
Budget Reservations—BCD # A748700	1 800 268-8900

You'll find many of these contact details on a wallet card located on the back pocket of this guide.

‡ These numbers can be called collect.

Notes, trademarks and disclaimers

- ¹ Subject to merchant transaction limits.
- ² 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.
- ³ All cardholders on the account will receive a PIN.
- ⁴ The Card 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 account. 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 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.
- ⁵ 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. Convenience Cheques will not be processed if your CIBC Corporate Classic *Plus* Visa Account is not in good standing. Convenience Cheques cannot be used for payments on, or to transfer balances from, other CIBC credit cards, CIBC Personal Lines of Credit, Loans and Mortgages. Convenience Cheques cannot be certified.
- ⁶ Visa Business Reporting and Visa Payment Controls are services provided by Visa Canada. You must enroll in these services to use them. Terms and conditions apply.
- ⁷ Visa Payment Controls only applies 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 offline. 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 or text block notifications. The business remains liable for the entire balance on the credit card account, even if a particular transaction is not blocked.
- ⁸ Discounts provided as credits on future account statements. This service is provided by Visa Canada. Terms and conditions apply.
- ⁹ Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only.
- ¹⁰ 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, common carrier fares and other trip costs to be charged to the card and be for business purposes to activate coverage. Other conditions may also apply. Certain RSA coverages are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available).

All information is valid at the time of printing and is subject to change without notice.

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The Contactless Indicator is a trademark of EMVCo, LLC.

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Google Pay[™] and Android[™] are trademarks of Google Inc.

Apple Pay[®], iPhone[®], iPad[®] and Apple Watch[®] are trademarks of Apple Inc., registered in the U.S. and other countries.

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

Avis[®] is a registered trademark licensed to Aviscar, Inc. for use in Canada.

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Make the most of your CIBC Corporate Classic *Plus* Visa Card

Download the CIBC Mobile Banking app today.

