



# Welcome to your CIBC Corporate Classic *Plus* Visa<sup>®</sup> Card



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# Welcome to your CIBC Corporate Classic *Plus* Visa<sup>®</sup> 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.



# Enjoy great savings

## Visa SavingsEdge<sup>\*,1</sup>

Visa SavingsEdge is an automated discount program for Visa<sup>\*</sup> Business cardholders. Unlock automatic savings on business solutions, travel and entertainment, electronics and more with the CIBC Corporate Classic *Plus* Visa Card.

For full details or to enroll your card and start saving today, please visit [visasavingsedge.ca](https://visasavingsedge.ca)

## Car rental discounts<sup>2</sup>

Your business will receive car rental discounts of up to 25% at participating Avis<sup>®</sup> and Budget<sup>®</sup> locations worldwide when you pay with the 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

# Optimize and control 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 Spend Clarity for Business<sup>3</sup>**

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

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 advances<sup>4</sup>**

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.<sup>5</sup> For more information visit [cibc.com/managemycard](https://cibc.com/managemycard).

## **Card Replacement and up to \$5,000 emergency cash advances<sup>4</sup>**

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.

**Report a lost or stolen CIBC credit card immediately by calling 1 800 663-4575.**

## **Cardholder Spending Limits<sup>6</sup>**

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 Cheques<sup>7</sup>**

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**

# 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.<sup>5</sup> For more information, visit [cibc.com/managemycard](https://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

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 payments<sup>8</sup>



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<sup>+</sup>

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](https://cibc.com/ways-to-pay)



# Notes, trademarks and disclaimers

- <sup>1</sup> Discounts provided as credits on future account statements. This service is provided by Visa Canada. Terms and conditions apply.
- <sup>2</sup> Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only.
- <sup>3</sup> 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.
- <sup>4</sup> Cash advances bear interest from the date they are taken from the credit card account and are subject to the available credit and available cash.
- <sup>5</sup> 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.
- <sup>6</sup> 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.
- <sup>7</sup> 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.
- <sup>8</sup> Subject to merchant transaction limits.

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The Contactless Indicator is a trademark of EMVCo, LLC.

QuickBooks® is a registered trademark of Intuit 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.

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

Apple Pay®, iPhone®, iPad® and Apple Watch® are trademarks of Apple Inc., registered in the US 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.

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

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# Important contact information

## CIBC Credit Card Services

For current hours of business, please visit ..... [cibc.com](http://cibc.com)  
In Canada and the US ..... [1 800 465-4653](tel:18004654653)  
Elsewhere ..... [514 861-4653](tel:5148614653)



## Telecommunications Device for the Deaf

(TDD) (in North America) ..... [1 877 331-3338](tel:18773313338)

## CIBC lost or stolen card replacement

Submit a request on CIBC Online or Mobile Banking or call:  
In Canada and the US ..... [1 800 663-4575](tel:18006634575)  
Elsewhere ..... [514 861-9898](tel:5148619898)

## Emergency assistance

In Canada and the US ..... [1 800 814-7442](tel:18008147442)  
Elsewhere ..... [416 784-5357](tel:4167845357)

## Visa lost or stolen card replacement and emergency assistance (available outside of Canada)

In the US ..... [1 800 VISA-911](tel:1800VISA911)  
Elsewhere ..... [410 581-9994](tel:4105819994)

## Car rental

Avis Worldwide Reservations—AWD # C277500 ..... [1 800 879-2847](tel:18008792847)  
Budget Reservations—BCD # A748700 ..... [1 800 268-8900](tel:18002688900)

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

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

Download the CIBC Mobile Banking app today.



KT-25A-CRCP-ENG Corporate Classic Plus Kit (English)