



Welcome to your CIBC Gold Visa* Card



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Welcome to your CIBC Gold Visa Card

Your new CIBC Gold Visa Card comes with our promise to help you get the very most out of your credit card.

It starts with earning Gold Points on each and every card purchase you make.¹ Because your new card is accepted at more than 24 million locations worldwide, you have countless ways to accumulate points.

Your CIBC Visa Card also offers you a suite of credit management features—all at no additional cost to you. Take advantage of customized tools that allow you to better organize and manage your monthly spending. Discover innovative services that help you make credit decisions that are right for your life, including a suite of security and protection features for your peace of mind.

Please take a moment to read through this guide and learn more about everything your new card has to offer you. We think you'll be impressed—and even more confident that you've made the right choice. **Enjoy.**



The Gold Points Program

Turn your everyday purchases into great rewards. Not only does your CIBC Gold Visa Card offer all the exclusive benefits of a premium credit card, but each dollar of net retail purchases charged to your card earns one Gold Point. Points are accumulated from month to month, with the ongoing total reported on your monthly statement.

Payment with Points

Use your Gold Points to make payments towards your credit card balance.²

How to redeem your Gold Points using Payment with Points

1. Sign on to CIBC Online Banking
2. Select the Payment with Points² link on your card's Account Details page
3. Fill in your information and choose how you want to redeem your Gold Points

You may also redeem your Gold Points using CIBC Payment with Points² by calling 1 888 232-5656 (in Canada and US) / 905 696-4907 (elsewhere).

Financial Products with Points

Reach your financial goals faster by using your Gold Points to make payments or contributions towards the following CIBC financial products²:

- Make a Residential Mortgage Prepayment (Note: Cannot be used in lieu of regular payments)³
- Make a contribution to a CIBC TFSA Tax Advantage Savings Account^{®4}
- Make a contribution to a CIBC RRSP Daily Interest Savings Account⁴
- Make a payment towards a CIBC Personal Line of Credit⁵
- Make an additional payment towards a CIBC Personal Loan⁵
- Make a deposit or contribution to your Self-Directed CIBC Investor's Edge brokerage account⁶

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

How to redeem your Gold Points using Financial Products with Points


1. Sign on to CIBC Online Banking
2. Select the Payment with Points² link on your card's Account Details page
3. Fill in your information and choose how you want to redeem your Gold Points

You may also redeem your Gold Points using CIBC Financial Products with Points² by calling 1 888 232-5656 (in Canada and US) / 905 696-4907 (elsewhere) to access the CIBC Financial Products with Points² redemption feature.

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.⁷

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.

Manage your spending

CIBC Pace It Installment Plans⁸

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/Pacelt](https://www.cibc.com/Pacelt) 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.⁹



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

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.¹⁰ 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.

Insurance coverages and travel benefits

The insurance coverage 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](https://www.cibc.ca/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).

Out-of-Province Emergency Travel Medical Insurance¹¹

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 31 days of a trip. You don't even have to charge your trip to your CIBC 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 Auto Rental Collision/Loss Damage Insurance¹¹

Simply charge the full cost of your car rental to your CIBC 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 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.

Common Carrier Accident Insurance¹¹

Whenever you travel by plane, ferry, train or bus and charge at least 75% of your fare to your CIBC 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.

Purchase Security & Extended Protection Insurance¹¹

Most new items of personal property purchased with your CIBC 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, 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.

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 litre¹² at participating Chevron, Ultramar and Pioneer gas stations.¹³ Visit cibc.com/journie to get started.

Avis discounts

Take advantage of additional savings. As a CIBC Gold Visa Cardholder, you can save between 5% and 20% at participating Avis locations worldwide when you pay with your CIBC Gold Visa Card.¹⁴ Reservations may be made online at avis.ca or by calling 1 800 TRY AVIS (879-2847). Please quote Avis worldwide discount number C277502.

Bank your way

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,¹⁵ at any CIBC ATM or any of the nearly one million bank machines 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.¹⁰ For more information visit cibc.com/managemycard.

Additional cards (authorized users)

As a CIBC Gold Visa Cardholder, you can request up to 3 additional cards. Give them to your spouse or anyone else you wish and maximize the opportunities to earn points. At the end of each statement period, all charges will appear on the Primary Cardholder's monthly statement.

- **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.¹⁶

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

Use CIBC Convenience Cheques to transfer higher-rate balances, consolidate bills or make purchases in places that don't otherwise accept credit cards. Use them just 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 statement. Cheques are subject to available credit and available cash and bear interest from the date they are posted to your credit card account.¹⁷

Call 1 800 465-4653 to order your free supply of personalized Convenience Cheques

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 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.¹⁵

CIBC Global Money Transfer

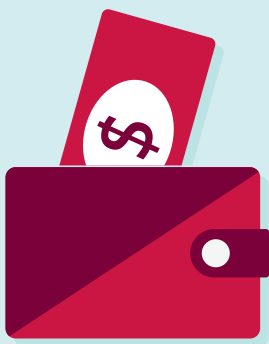
Send money abroad with the CIBC Global Money Transfer service.¹⁸ There are no transaction fees and you won't incur interest charges as long as you pay your Balance by the payment due date.¹⁹

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.¹⁸

Keep your Benefits Guide

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

To make the most of your new CIBC Gold Visa Card, visit cibc.com and register for CIBC Online Banking.



Notes, trademarks and disclaimers

- ¹ Gold Points are earned on card purchases less returns, and not on cash advances, CIBC Global Money Transfers, regular Convenience Cheques, Balance Transfers, fees, interest, optional CIBC credit card insurance premiums plus taxes or payments. One point is earned for every dollar spent on the card. All points are credited to the Primary Cardholder only.
- ² 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. 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>.
- ³ 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.
- ⁴ 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 3 business days.
- ⁵ 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.
- ⁶ 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](tel:18005673343) in order to apply a Financial Product Reward into their existing CIBC Investor's Edge account, or to open a CIBC Investor's Edge account and then arrange for the financial product reward. Posting of cash credit to the Cardholder's CIBC Investor's Edge account can take upwards of 4 business days. Cash credit received in connection with a financial product reward can be used to purchase any available investment product (including stocks, mutual funds, GICs, precious metals, etc.).
- ⁷ Subject to merchant transaction limits.
- ⁸ 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/PaceIt.
- ⁹ 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.
- ¹⁰ 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.
- ¹¹ 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](tel:18663633338) in Canada and the US or collect from elsewhere at [905 403-3338](tel:9054033338) 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 insurance certificate(s) in your card package. Some insurance coverage(s) require purchase(s), car rentals, common carrier fares 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 Manufacturer's Suggested Retail Price (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 if age 64 or under, and if so, it is also available to the primary cardholder's spouse, if age 64 or under, and their dependent children for the first 31 days of a trip (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).

- ¹² 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.

- ¹³ Participating locations include select retail Chevron, Pioneer or Ultramar branded gas stations in Canada. For a full list of participating stations, visit journie.ca/destinations.
- ¹⁴ Avis rental car discounts are available at participating Avis locations provided you charge the rental to your card. (Quebec residents may obtain the discount without using their card, provided they show the card when paying by an alternative payment option acceptable to Avis.)
- ¹⁵ We may decline a cash advance, Convenience Cheque or Balance Transfer if it would exceed your credit limit. We will decline it if it would exceed your cash limit. Your cash limit is initially set at 50% of your credit limit. The cash limit only applies to cash transactions (i.e. cash advances, Balance Transfers, and Convenience Cheques). Cash advances do not earn Gold Points. Interest applies from the date advances are taken.
- ¹⁶ 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. For full details visit cibc.com/spendinglimits. The cash spending limit is a limit for "cash" transactions which falls within the overall spending limit for an authorized user. "Cash" refers to cash advances, CIBC Convenience Cheques and balance transfers. For full details visit cibc.com/ca/credit-cards/budgeting-spend/spending-limits.html.
- ¹⁷ Convenience Cheques bear interest from the date they are posted to your CIBC Gold Visa Account. Convenience Cheques are subject to your available credit and your available cash. Convenience Cheques will not be processed if your CIBC Gold 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 do not earn Gold Points. Convenience Cheques cannot be certified and you cannot dispute a transaction for which you have used a Convenience Cheque.
- ¹⁸ 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.
- ¹⁹ 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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The Contactless Indicator is a trademark of EMVCo, LLC.

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

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Android[™] is a trademark of Google, Inc.

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

Important contact information

CIBC Credit Card Services

For current hours of business, please visit: 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)

Visa lost or stolen card replacement

(available outside of Canada)

United States [1 800 Visa-911](tel:1800Visa911)

Elsewhere [410 581-9994](tel:4105819994)

Other services

Emergency assistance

In Canada and the US [1 800 814-7442](tel:18008147442)

Elsewhere [416 784-5357](tel:4167845357)

Out-of-Province Emergency Travel Medical Insurance

Car Rental Collision/Loss Damage Insurance

Purchase Security and Extended Protection Insurance

Anywhere in North America [1 866 363-3338](tel:18663633338)

Elsewhere‡ [905 403-3338](tel:9054033338)

Common Carrier Accident Insurance

In Canada and the US [1 866 363-3338](tel:18663633338)

Elsewhere‡ [905 403-3338](tel:9054033338)

Avis Worldwide Reservations [1 800 879-2847](tel:18008792847)

Important websites

CIBC cibc.com

‡ These numbers can be called collect.

Make the most of your CIBC Gold Visa Card

Visit [cibc.com](https://www.cibc.com) and register for
CIBC Online Banking today

Download the CIBC Mobile Banking App today

