



# Welcome to your CIBC Select Visa<sup>\*</sup> Card



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

It all starts with an exceptionally low interest rate. Unlike introductory rates that expire after the promotional period, your rate is guaranteed to save you money, year after year. And because your card is accepted at over 24 million establishments worldwide, you can take advantage of the savings by using it for all of your everyday spending.

Even better, your CIBC Visa Card 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.

How you use all of your new card features and benefits is totally up to you. But one thing is certain: it's a different credit card experience. It's a credit card on your terms.<sup>®</sup> And it's only from CIBC.

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.**




# See how much you can save with your low interest rate!

With other credit cards, you could be paying an interest rate of 18%, or as high as 28% on most department store credit cards. The annual interest rate on your CIBC Select Visa Card is much lower. That means you can depend on your CIBC Select Visa Card to save you money!

## Ways to pay

For more information visit [cibc.com/ways-to-pay](https://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.<sup>1</sup>

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<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.

## Manage your spending

### CIBC Insights

Use the Insights feature in the CIBC Mobile Banking<sup>®</sup> 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<sup>®</sup> and choose to be notified by phone, email or online message when you've exceeded your customized budget or are nearing your credit limit.<sup>2</sup>

# Manage my card

For more information visit [cibc.com/managemycard](https://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.<sup>3</sup> For more information, visit [cibc.com/managemycard](https://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.

# 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,<sup>4</sup> at any CIBC ATM or any of the nearly one million bank machines displaying the Visa, *Interac*<sup>®</sup> 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>3</sup> For more information visit [cibc.com/managemycard](http://cibc.com/managemycard).

## Additional cards (authorized users)

As a CIBC Select Visa Cardholder, you can request up to 3 additional cards with no annual fee. Give them to your spouse or anyone else you wish. 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.<sup>5</sup>

## 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.<sup>6</sup>

**Call [1 800 465-4653](tel:18004654653) to order your free supply of personalized CIBC Convenience Cheques**

## 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.

**To request an Auto Pay Service Authorization Form, call [1 800 465-4653](tel:18004654653)**

## 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 litre<sup>7</sup> at participating Chevron, Ultramar and Pioneer gas stations<sup>8</sup>. Visit [cibc.com/journie](https://cibc.com/journie) to get started.

## Car rental discounts

As a CIBC Select Visa Cardholder, you can save up to 25% at participating Avis<sup>®1</sup> locations and at participating Budget<sup>®2</sup> locations in Canada and the US when you pay with your CIBC Select Visa Card.<sup>9</sup> Avis reservations may be made online at [avis.ca/cibc](https://avis.ca/cibc) or by calling [1 800 TRY-AVIS](tel:1800TRYAVIS) (879-2847). Please quote Avis worldwide discount number C277500. Budget reservations may be made online at [budget.ca/cibc](https://budget.ca/cibc) or by calling [1 800 268-8900](tel:18002688900). Please quote Budget Corporate Discount number #A748700.

## Optional CIBC Travel Insurance<sup>10</sup>

(Available at an additional cost)

Your CIBC Select Visa Card provides you with many travel benefits. However, you may require additional coverage that is not available on your card. With CIBC Travel Insurance, you can purchase other coverage for you, your spouse and dependants when travelling outside your province of residence. We offer a number of products that are designed to help protect you against the unexpected costs associated with emergencies that can occur before or while travelling. Call us at [1 800 281-9109](tel:18002819109) to enroll and charge the selected coverage to your CIBC Select Visa Card.

## Card replacement and up to \$1,000 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 \$1,000, subject to your available credit and your available cash, if your card is lost or stolen.<sup>4</sup>

## CIBC Global Money Transfer™

Send money abroad with the CIBC Global Money Transfer service.<sup>11</sup> There are no transaction fees and you won't incur interest charges as long as you pay your Balance by the payment due date.<sup>12</sup> 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.<sup>11</sup>

# 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

(available outside of Canada)

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

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

## Other services

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

Budget Reservations ..... [1 800 268-8900](tel:18002688900)

## Optional CIBC Travel Insurance

Anywhere in North America ..... [1 800 281-9109](tel:18002819109)

Outside North America (call collect) ..... [416 340-8187](tel:4163408187)

**CIBC website** ..... [cibc.com](http://cibc.com)

## Notes, trademarks and disclaimers

<sup>1</sup> Subject to merchant transaction limits.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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). Interest applies from the date advances are taken.

<sup>5</sup> 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](http://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](http://cibc.com/ca/credit-cards/budgeting-spend/spending-limits.html).

- <sup>6</sup> Convenience Cheques are subject to your available credit and your available cash. Convenience Cheques will not be processed if your CIBC Select 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 and you cannot dispute a transaction for which you have used a Convenience Cheque.
- <sup>7</sup> 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](http://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](http://journie.ca) for more details.
- <sup>8</sup> 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](http://journie.ca/destinations).
- <sup>9</sup> Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only. Visit [cibc.com](http://cibc.com) for further details.
- <sup>10</sup> CIBC Travel Insurance plans are underwritten by Co-operators Life Insurance Company (accident and sickness benefits) and The Sovereign General Insurance Company (property and casualty benefits). CIBC Travel Insurance is administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc. Allianz Global Assistance provides the CIBC travel assistance and claims services in respect of all insurance coverage under CIBC Travel Insurance plans. CIBC earns compensation from the insurer for the promotion of CIBC Travel Insurance plans. CIBC Travel Insurance is subject to eligibility conditions, limitations and exclusions (including pre-existing medical condition exclusions), which are contained in the Certificate of Insurance you receive following enrollment.
- <sup>11</sup> 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.
- <sup>12</sup> 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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