



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



# Benefits at a glance

<b>Welcome to your CIBC Vacationgold Visa Card</b>	<b>1</b>
Earning Vacation Dollars	
Payment with Points	
How to redeem your Vacation Dollars® using Payment with Points	
<b>Ways to pay</b>	<b>2</b>
Contactless and Mobile Wallet	
Click to Pay <sup>+</sup>	
<b>Manage your spending</b>	<b>3</b>
CIBC Pace It™ Installment Plans	
CIBC Insights	
Enhanced monthly statement	
Spend alerts	
<b>Manage My Card</b>	<b>4</b>
Activate card	
Lock and unlock card	
Replace lost, stolen or damaged card	
Alerts and security	
Enhanced transaction details	
Everyday management	
eStatements	
<b>Insurance and travel benefits</b>	<b>5</b>
Out-of-Province Travel Medical Insurance	
CIBC Visa Auto Rental Collision/Loss Damage Insurance	
Save on gas with CIBC and Journie Rewards	
Avis® discounts	
<b>Bank your way</b>	<b>6</b>
Instant cash advances	
Additional cards (authorized users)	
Auto Pay Service	
Personalized Convenience Cheques	
Card replacement and emergency cash advances	
CIBC Global Money Transfer™	
<b>Vacation Dollars Program Terms and Conditions</b>	<b>8</b>
<b>Notes, trademarks and disclaimers</b>	<b>11</b>
<b>Important contact information</b>	<b>13</b>

# Welcome to your CIBC Vacationgold Visa Card

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

It starts with earning Vacation Dollars for each and every card purchase you make. Because your new card is accepted at more than 24 million locations worldwide, you have countless ways to accumulate Vacation Dollars.

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.**



## Earning Vacation Dollars

For every purchase you make with your CIBC Vacationgold Visa Card, you will earn a Vacation Dollars rebate equivalent to 1% of the total purchase amount less returns.<sup>1</sup> One Vacation Dollar is equivalent to one dollar payment towards your credit card balance using Payment with Points.

The total amount of your Vacation Dollars earned in each month plus the total Vacation Dollars earned to date will appear on your monthly statement.

## Payment with Points

Use your Vacation Dollars to make payments towards your credit card balance.<sup>2</sup>


## How to redeem your Vacation Dollars using Payment with Points

You may redeem your Vacation Dollars using CIBC Payment with Points<sup>2</sup> by calling 1 866 339-3320 (in Canada and US) / 905 277-3394 (elsewhere).

# 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>3</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. You can sign up for Click to Pay:

1. At merchants that display this icon 
2. On Visa's Click to Pay enrollment page

## Manage your spending

### CIBC Pace It Installment Plans<sup>4</sup>

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://cibc.com/Pacelt) to learn more.

### 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>5</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.

## 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.

**Credit report alerts** will notify you of key changes to your personal credit report so you're aware of any unusual activity on your credit file.<sup>6</sup>

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 and travel benefits

## Out-of-Province Travel Medical Insurance<sup>7</sup>

Travel worry-free. If you, as the Primary Cardholder, are age 64 and under, you, your spouse (if under age 65) and dependent children are automatically insured for eligible emergency upfront hospital expenses of up to \$5 million whenever you leave the country or your province for the first 15 days, without having to pay for the coverage—you don't even have to charge your trip to the card.

Your Out-of-Province Travel Medical Insurance is a comprehensive protection plan, which provides up to \$5 million in automatic protection for the first 15 days of your trip. If you are travelling for more than 15 days in length, or are 65 or greater, you must purchase coverage separately for your entire trip (if 65 or over) or the balance of your trip (if under 65). For emergency assistance, claims, or pre-trip information, call the CIBC Travel Assistance Line at [1 877 350-6970](tel:18773506970). Outside North America, call collect at [905 816-2571](tel:9058162571). Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

## CIBC Visa Auto Rental Collision/Loss Damage Insurance<sup>7</sup>

Smart savings opportunity. As a CIBC Vacationgold Cardholder, you can save up to \$25 a day on car rental insurance. Simply charge the full cost of your car rental to your CIBC Vacationgold Visa Card and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You'll then be protected by CIBC Visa Auto Rental Collision/Loss Damage Insurance. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

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 any of the insurance coverages listed above, please visit [cibccentre.rsagroup.ca](http://cibccentre.rsagroup.ca) or call toll-free 1 866 363-3338 (from Canada and continental US, including Hawaii). From all other locations, including Mexico, call collect 905 403-3338.

### **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>8</sup> at participating Chevron, Ultramar and Pioneer gas stations.<sup>9</sup> Visit [cibc.com/journie](http://cibc.com/journie) to get started.

### **Avis discounts**

Take advantage of additional savings. As a CIBC Vacationgold Visa Cardholder, you can save between 5% and 20% at participating Avis locations worldwide when you pay with your CIBC Vacationgold Visa Card.<sup>10</sup> Reservations may be made online at [avis.ca](http://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,<sup>11</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 your PIN. If you wish, you can even change your PIN at any CIBC ATM.<sup>12</sup>

### **Additional cards (authorized users)**

As a CIBC Vacationgold 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 Vacation Dollars. 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>13</sup>

### **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.<sup>14</sup>

**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.<sup>11</sup>

### **CIBC Global Money Transfer**

Send money abroad with the CIBC Global Money Transfer service.<sup>15</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>16</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>15</sup>

# 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 Vacationgold Visa Card.

To make the most of your new CIBC Vacationgold Visa Card, visit [cibc.com](http://cibc.com) and register for CIBC Online Banking.

## Vacation Dollars Program Terms and Conditions

### As of February 4, 2024

1. These Terms and Conditions apply to the Program and replace all previous terms. These Terms and Conditions govern your Vacationgold Account and the collection and redemption of Vacation Dollars®. The Terms and Conditions apply to the Primary Cardholder.
2. Your CIBC Cardholder Agreement also applies to the Program and if there is a conflict between these Terms and Conditions and your CIBC Cardholder Agreement, your CIBC Cardholder Agreement will govern to the extent necessary to resolve the conflict.

### How To Earn Vacation Dollars

3. Vacation Dollars worth 1% of your net Card purchases will be added to your Vacationgold Rebate Account. You will not earn Vacation Dollars on cash advances, CIBC Global Money Transfers™, fees, interest, balance transfers, payments CIBC Convenience Cheques or Vacation Dollars redemptions. Any credits (for returns or otherwise) will be deducted from your Vacationgold Rebate Account at the same rate as they were earned.
4. Each Monthly Statement will show the total number of Vacation Dollars earned during the statement period, and the total number of Vacation Dollars held in your Vacationgold Rebate Account at the end of the statement period (if any). These amounts include your accumulated Vacation Dollars for all Cards on the Credit Card Account.

### Redeeming Vacation Dollars using Payment with Points

5. In order to redeem Vacation Dollars using Payment with Points, your Credit Card Account must be in Good Standing at the time of the redemption. You may redeem Vacation Dollars towards payment of your outstanding credit card balance using "Payment with Points" redemption if you have a qualifying Card by calling [1 866 339-3320](tel:18663393320) (in Canada and US) / [905 277-3394](tel:9052773394) (elsewhere). Only Primary Cardholders are permitted to perform a "Payment with Points" redemption. The requested redemption amount must be equal to or less than your available Vacation Dollars balance. The "Payment with Points" redemption is non-refundable, non-exchangeable and non-transferable unless you are advised otherwise. The payments will be applied to your Credit Card Account within 5 business days of the redemption.
6. Every Vacation Dollar is equal to \$1 CAD payment to your outstanding credit card balance using Payment with Points.
7. Vacation Dollars will be deducted from your Vacationgold Rebate Account on the date you redeem Vacation Dollars using "Payment with Points".

### Death of Primary Cardholder, Credit Card Account Closure and Program Termination

8. In the event of the Primary Cardholder's death where his or her spouse or common-law or civil union partner is an Authorized User of the same Credit Card Account,

and such spouse or partner applies and is approved as the replacement Primary Cardholder, all Vacation Dollars will remain in the Vacationgold Rebate Account. Otherwise, the Vacationgold Rebate Account will be closed and the Vacation Dollars in it will be available for redemption by the Primary Cardholder's estate, in accordance with these Terms and Conditions, no later than twelve months after the Vacationgold Rebate Account is closed. All Vacation Dollars must be then redeemed in a single transaction by calling 1 866 339-3320 (in Canada and US) / 905 277-3394 (elsewhere) unless otherwise advised by us. If the Vacation Dollars are not redeemed by that date for any reason (including due to a dispute among the legal representative(s), beneficiary(ies) and or other claimants), the Vacation Dollars will be cancelled.

9. If a Primary Cardholder closes his/her Credit Card Account or declines to renew his/her Card, the associated Vacationgold Rebate Account will also be closed and all Vacation Dollars in the Vacationgold Rebate Account must be redeemed within 60 days after the Credit Card Account is closed by calling 1 866 339-3320 (in Canada and US) / 905 277-3394 (elsewhere). If the Credit Card Account is closed because the Card(s) are being converted by the Primary Cardholder into another type of CIBC credit card, all Vacation Dollars in the Vacationgold Rebate Account must be redeemed within 60 days by calling 1 866 339-3320 (in Canada and US) / 905 277-3394 (elsewhere) unless you are otherwise advised by us. Vacation Dollars that are not redeemed within 60 days will be forfeited without compensation.
10. If CIBC closes a Credit Card Account because the Credit Card Account is not in Good Standing or for any other reason permitted under the Cardholder Agreement, the associated Vacationgold Rebate Account is automatically closed and all Vacation Dollars are forfeited immediately.
11. If the entire Program is to be terminated, we will send 60 days prior notice to the Primary Cardholder, which may be included with or on a Monthly Statement. Any notice will also be notice to any Authorized Users. The notice will provide details on the redemption and expiry of Vacation Dollars not redeemed before termination of the Vacationgold Program.

## General Terms

12. We are not required to credit your Vacationgold Rebate Account with the Vacation Dollars earned in respect of net Card purchases during a Monthly Statement period if your Credit Card Account is not open and not in Good Standing at any time during a Monthly Statement period.
13. You are responsible for reviewing the Vacation Dollar amounts shown on your Monthly Statement. You must notify CIBC Credit Card Services in writing of any errors, omissions, or objections to the Vacation Dollars balance or any credit or debit to your Vacationgold Rebate Account within 6 months from the date of the Monthly Statement on which the Vacation Dollars appear (or should have appeared). If you do not, we are entitled to treat the Monthly Statement as correct, except for improper credits.
14. Your accumulation of Vacation Dollars does not entitle you to any vested rights. Vacation Dollars have no monetary value, and you cannot exchange them for cash or credit them against your Credit Card Account balances (except as outlined under "How to redeem your Vacation Dollars using Payment with Points"). Vacation Dollars cannot form the basis of a monetary claim against CIBC.
15. You cannot transfer Vacation Dollars, including to another Credit Card Account. You cannot assign or divide Vacation Dollars in the event of separation, divorce, bankruptcy or otherwise without CIBC's prior consent. You cannot attach, pledge or hypothecate Vacation Dollars in any way.
16. We may disclose information about a Vacationgold Rebate Account to the Primary Cardholder.
17. CIBC and its agents are not liable or responsible for any loss, injury, death, cost, damage, liability or expense you or your family members or guests may suffer or incur, and you release and discharge CIBC, and its agents from any claims, demands, causes of action and actions which may arise, in connection with any:
  - a. Error or omission on any sources of information about the Program
  - b. Error or delay in crediting or debiting your Vacationgold Rebate Account; This release binds your legal representatives, heirs, successors and assigns.

18. We may amend, suspend or terminate all or any part of the Program at any time and will notify you by sending the Primary Cardholder a notice (written or electronic) or posting a notice on the Website, which will be effective when posted. If we make a change to these Terms and Conditions that is non-material or to your benefit, we will notify you by posting a notice on the Website, where you can always locate the most up to date version. Any changes to these Terms and Conditions or the Program may affect Vacation Dollars which you may have already accumulated and/or any future accumulations.
19. The following provisions only apply to Vacationgold Rebate Accounts where the Primary Cardholder is a Quebec resident: We will provide the Primary Cardholder with 60 days' notice of any change to an essential term of these Terms and Conditions and 30 days' notice of any other change. The notice will include a comparison of the existing and new terms and the effective date of the change. The Primary Cardholder may refuse any change by cancelling its Credit Card Account by notice to CIBC within 30 days after the effective date of the change without cost, penalty or cancellation indemnity.
20. You are responsible for any tax liability and tax reporting obligations that arise from your use of the Program.
21. These Terms and Conditions will be governed by and interpreted in accordance with Canadian law. The courts in the Canadian province or territory in which the Primary Cardholder of a Visa Credit Card Account resides (or of Ontario, if he/she resides outside Canada) will have exclusive jurisdiction over any disputes arising in connection with Vacation Dollars and/or these Terms and Conditions.
22. Capitalized terms that are used and not defined in these Terms and Conditions will have the following meanings:
  - a. **Authorized User** has the meaning set out in your CIBC Cardholder Agreement
  - b. **Card** means a CIBC Vacationgold Visa\* Card.
  - c. **CIBC, us or we** means Canadian Imperial Bank of Commerce.
  - d. **CIBC Cardholder Agreement** means the cardholder agreement governing your Credit Card Account, as amended and replaced from time to time.
  - e. **Credit Card Account** has the meaning set out in your CIBC Cardholder Agreement.
  - f. **Good Standing** has the meaning set out in your CIBC Cardholder Agreement.
  - g. **including means** "including, but not limited to".
  - h. **Monthly Statement** means the monthly statement sent to the Primary Cardholder with respect to the Credit Card Account.
  - i. **Primary Cardholder** has the meaning set out in your CIBC Cardholder Agreement.
  - j. **Program** means the Vacationgold Rewards Program.
  - k. **Terms and Conditions** means this list of terms and conditions that apply to the Program.
  - l. **Vacation Dollars** means the rewards issued pursuant to the Program.
  - m. **Vacationgold Rebate Account** means the Vacation Dollars account linked to the Primary Cardholder's Credit Card Account.
  - n. **Website** means [cibc.com/CreditCardAgreements](http://cibc.com/CreditCardAgreements) or such other website address(es) that replace it.
  - o. **you** means a Primary Cardholder, or Authorized User, as applicable.

# Notes, trademarks and disclaimers

- <sup>1</sup> The Vacation Dollars rebate is earned on card purchases less returns, and not on cash advances, CIBC Global Money Transfers, regular Convenience Cheques, Balance Transfers, fees, interest or payments. Vacation Dollars are awarded only if your Visa Account is in good standing on each monthly statement date (otherwise they are cancelled).
- <sup>2</sup> Only primary cardholders are permitted to perform a "Payment 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.
- <sup>3</sup> Subject to merchant transaction limits.
- <sup>4</sup> 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](http://cibc.com/Pacelt).
- <sup>5</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>6</sup> This service is provided by Equifax Canada, a leading credit bureau in Canada.
- <sup>7</sup> 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 US or collect from elsewhere at **905 403-3338** or visit [cibccentre.rsagroup.ca](http://cibccentre.rsagroup.ca). Visa Auto Rental Collision/Loss Damage Insurance applies for rental periods up to 48 days, only; to activate coverage, the car rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW) must be declined and the full cost of the rental must be charged to your card. Out-of-Province Travel Medical Insurance is available only to the Primary Cardholder who must be age 64 or under, and if so, it is also available to his/her spouse, who must also be age 64 or under, and their dependent children for the first 15 days of the trip; this insurance does not cover expenses relating to any pre-existing conditions if in the 90 days before your departure, that or a related condition has not been stable. All insurances are subject to limitations and exclusions contained in the Insurance Certificates distributed with the Card Package.
- <sup>8</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>9</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>10</sup> 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.)
- <sup>11</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 50% of your credit limit and only applies to cash transactions (i.e. cash advances including cash-like transactions, Balance Transfers, and Convenience Cheques). Cash advances do not earn Vacation Dollars. Interest applies from the date advances are taken.
- <sup>12</sup> All cardholders (primary and authorized users) on the account will receive a PIN.
- <sup>13</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>14</sup> Convenience Cheques bear interest from the date they are posted to your CIBC Vacationgold Visa Account. Convenience Cheques are subject to your available credit and your available cash. Convenience Cheques will not be processed if your CIBC Vacationgold 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>15</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>16</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.

\* Trademarks of Visa Int., used under license.

Air Canada Vacations® is a registered trademark of Air Canada, used under license.

Interac® is a registered trademark of Interac Corp. Used under license.

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.

iPhone®, iPad® and the Apple logo are trademarks of Apple Inc., registered in the US and other countries.

Android™ is a trademark of Google, Inc.

™ All of Journie Rewards trademarks are owned by Parkland Corporation.

™ All of Pioneer's trademarks are owned by Parkland Corporation.

™ Ultramar is a registered trademark of Valero Energy Inc., used under license.

CHEVRON is a registered trademark of Chevron Intellectual Property LLC, used under license.

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

The CIBC logo is a trademark of CIBC. All other trademarks are owned by CIBC or their respective owners.

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](http://cibc.com)

In Canada and the US [1 800 465-4653](tel:18004654653)

Elsewhere<sup>‡</sup> [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)

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

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

## Other services

### Out-of-Province Travel Medical Insurance

In Canada and the US (incl. Hawaii) [1 877 350-6970](tel:18773506970)

Elsewhere<sup>‡</sup> [905 816-2571](tel:9058162571)

### CIBC Visa Auto Rental Collision/Loss Damage Insurance

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

Elsewhere<sup>‡</sup> [905 403-3338](tel:9054033338)

### Avis Worldwide Reservations

Toll-free [1 800 879-2847](tel:18008792847)

### CIBC website

[cibc.com](http://cibc.com)

<sup>‡</sup> These numbers can be called collect.

# Make the most of your CIBC Vacationgold Visa Card

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

Download the CIBC Mobile Banking App today

