



Information on upcoming changes to your CIBC Credit Card Account

We are making changes to your Benefits Guide, which will take effect July 1, 2025.

Changes to Insurance Coverage

1. We are amending your Benefits Guide effective July 1, 2025 as follows:
 - Common Carrier Accident Insurance is no longer an included insurance benefit and Policy PS1033769023 will no longer apply; and
 - all references to Common Carrier Accident Insurance in your Benefits Guide (including note 9) are deleted.

All other fees, rates and terms remain unchanged. By continuing to use your credit card account after the changes take effect, you are accepting these changes. If this credit card account no longer meets your needs, you have the option to cancel your credit card account without cost within 30 days of the changes taking effect by contacting us at [1 800 465-4653](tel:18004654653) in Canada & the U.S., or from elsewhere collect at [514 861-4653](tel:5148614653); alternatively, you may contact your CIBC Advisor.

You remain responsible for repaying all amounts outstanding on your credit card account on the date of cancellation. Capitalized terms used in this message have the meanings set out in your CIBC Business Credit Card Agreement (Business Liability) unless otherwise defined.

We appreciate your business and look forward to meeting your financial needs.