



## Information on upcoming changes to your CIBC Credit Card Account

We are making changes to your Summary of Rates and Fees for all cards and in some cases, your Benefits Guide, which will take effect August 1, 2025, unless otherwise noted below.

**TIP:** CIBC wants to ensure clients are protected so we offer free digital tools like access to your Credit Score Dashboard where you can see your credit score and credit report. We also offer the ability to lock and unlock your credit card or change your PIN in Online and Mobile Banking.

### Changes to Fees

1. For all cards, the following fees will no longer apply if you are a resident of Quebec:
  - Cash Advance fee (within and outside Canada) for all cards;
  - Dishonoured payment to CIBC fee; and
  - Promotional (low rate) Convenience Cheque or Balance Transfer fee.

### Changes to Insurance Coverage effective July 1, 2025

2. For **CIBC bizline Visa\* Cards** only, 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 PSI 033769023 will no longer apply; and
  - all references to Common Carrier Accident Insurance in your Benefits Guide (including note 12) are deleted.

### Removal of Credit Report Alert effective May 31, 2025

3. Effective May 31, 2025, the credit report alert is no longer available and all references to credit report alerts in your Benefits Guide 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 transfer to another product or cancel your credit card account without cost within 30 days of the changes taking effect by contacting us at 1 800 465-4653 (or for Costco Mastercard® clients, 1-866-346-2999) in Canada & the U.S., or from elsewhere collect at 514 861-4653 (or for Costco Mastercard clients, 416-784-0116); 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 Cardholder Agreement (Personal Liability) unless otherwise defined.

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

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