



Information on upcoming changes to your CIBC Credit Card Account

We are making changes to your CIBC Cardholder Agreement (your "Agreement"), including your Summary of Rates and Fees, and Dividend Cash Back Program Terms, which will take effect August 1, 2025, unless otherwise noted below.

What's changing: Below is a summary of the changes with additional details provided in the Notes section of this message

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 Annual Interest Rates

1. For all cards with an annual interest rate for Purchases at **20.99%**, the annual interest rate will change:

Current: The annual interest rate for Purchases is **20.99%**

Effective the first day of the period covered by your August 2025 monthly statement: The annual interest rate for Purchases is **21.99%**

2. We are changing the timing as to when your interest rate will increase if you miss two or more payments in a 12 month period. (Refer to Note A)

Changes to Fees

3. 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 how we apply payments to your account

4. We are clarifying what is a billed and unbilled Transaction. (Refer to Note B)
5. We are changing how payments get applied to credit card accounts for Quebec residents. (Refer to Note C)

Changes to the Dividend Cash Back Program

6. For all cards, we are updating the cash back program terms to remove the automatic annual redemption of cash back every December. Instead, cash back will continue to accumulate until redeemed by the primary cardholder through Online or Mobile Banking or the CIBC Credit Card Contact Centre. Further, we are reducing the minimum cash back balance required for redemption through Online and Mobile Banking or the CIBC Credit Card Contact Centre to \$10. (Refer to Note D)
7. For the **CIBC Dividend Visa Infinite* Card**, we are reducing the net annual card purchase limit applicable to the 4% and 2% cash back offers to the first \$50,000 in net annual card purchases. (Refer to Note D)
8. For the **CIBC Dividend Platinum Visa* Card**, we are reducing the net annual card purchase limit applicable to the 3% and 2% cash back offers to the first \$30,000 in net annual card purchases. (Refer to Note D)
9. For the **CIBC Dividend Visa Card**, we are reducing the net annual card purchase limit applicable to 2% and 1% cash back offers to the first \$30,000 in net annual card purchases. (Refer to Note D)

Changes to Insurance Coverage effective July 1, 2025

10. For **CIBC Dividend Visa Cards**, we are removing Common Carrier Accident Insurance. (Refer to Note E)
11. For **CIBC Dividend Unlimited World Elite® Mastercard® Cards** and **CIBC Dividend Unlimited World Mastercard® Cards**, we are removing Common Carrier Accident Insurance and Trip Interruption Insurance. (Refer to Note F)

Removal of Credit Report Alert effective May 31, 2025

12. 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 [1800 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 Agreement unless otherwise defined.

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

Notes

- A. **Current:** If you do not make your Required Payment by the payment due date **2** times in any **12** month period, your interest rate may increase to **25.99%** on Purchases and **27.99%** on Cash Advances, Balance Transfers and Convenience Cheques for at least **12** months. This increase will take effect in the third statement period following the missed payment that caused the rate to increase.

Effective August 1, 2025: If we do not receive your Required Payment by the payment due date or by the date we prepare your next statement **2** or more times in any **12** month period, these interest rates will apply for at least **12** months and take effect on the first day of the next statement period following the missed payment that caused the rate to increase:

Purchase Transactions: **25.99%**

Cash Advances, Convenience Cheques and Balance Transfers: **27.99%**

- B. The following paragraph is added to **section 9** immediately after the heading **How we Apply Payments to your Account**:

In this section, a Transaction is billed when it has appeared on a statement we sent you. A Transaction is unbilled when it has not yet appeared on any statement.

- C. The following new **section 9.2 Provisions Applicable to Quebec Residents Only** is added to the end of **section 9**:

a) When we receive a payment, we will apply that payment as follows:

1. First, we will divide your Balance into different groups by interest rate and billed or unbilled status. This means that all items within a group will include Transactions that are subject to the same interest rate and the same billed or unbilled status. Refer to subsection 2 below for an example.
2. Second, we allocate the portion of your Minimum Payment representing your Percent of Amount Due to the billed group with the highest interest rate, and then allocate any remaining portion to the other billed groups in descending order, based on their applicable interest rates. This means we start with the highest interest rate billed group first and apply the payment to each subsequent billed group until these billed groups are fully paid before applying the payment to the unbilled groups.

Below is an example for illustrative purposes only of the different groups and order of the payment allocation for an Account. We have not set out all the possible groups that could be available for an Account:

- Group 1: all billed Cash Advance, Balance Transfer, Convenience Cheque and Purchase balances at 21% interest;
- Group 2: all billed Balance Transfer balances at 0% interest;
- Group 3: all unbilled Cash Advance, Balance Transfer Convenience Cheque and Purchase balances at 21% interest.

When a payment is applied to a group, any interest attributable to that group will be paid first before the payment is applied to the principal portion of that group. Also, Cash Advance, Balance Transfer and Convenience Cheque balances are paid first before Purchase balances when these Transactions are in the same group. For example, billed Cash Advance and Purchase interest will be paid before the billed Cash Advance and Purchase balances.

3. Third, we will allocate the portion of your Minimum Payment representing Installment Plan payments due (including interest) to the corresponding group; and
 4. Lastly, if there is any payment amount remaining, we will first allocate the payment to the billed group with the highest interest rate, and then to other billed groups in descending order, based on their applicable interest rates before allocating any amount to any unbilled groups in the same order (e.g. highest interest rate to lowest interest rate groups). For example, any payment amount remaining will be applied to billed Purchases before being applied to unbilled Cash Advance balances.
- D. The changes below are an amendment to the **CIBC Dividend Visa Infinite Cards, CIBC Dividend Platinum Visa Cards, CIBC Dividend Visa Cards, CIBC Dividend Unlimited World Elite Mastercard Cards and CIBC Dividend Unlimited World Mastercard Cards** Cash Back Program Terms and the Benefits Guides that will take effect August 1, 2025:

For **CIBC Dividend Visa Infinite Cards**:

1. The fourth and fifth sentence of Terms and Condition #1 in the Benefits Guide will be deleted in its entirety and replaced as follows:

Current: The 4% and 2% cash back offers are only available on the first \$80,000 in net annual card purchases (meaning all card purchases by all cardholders, at any type of merchant) or \$20,000 on grocery stores, supermarkets, gas service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments on your account, whichever comes first; after that, net card purchases at all merchants, including grocery stores, supermarkets, gas service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments will earn cash back at the regular rate of 1%. The \$80,000 limit and the \$20,000 limit will reset to zero after the day your December statement is printed.

Effective August 1, 2025: The 4% and 2% cash back offers are only available on the first \$50,000 in net annual card purchases (meaning all card purchases by all cardholders, at any type of merchant) or \$20,000 in net annual card purchases at grocery stores, supermarkets, gas service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments on your account, whichever comes first; after that, net card purchases at all merchants, including grocery stores, supermarkets, gas service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments will earn cash back at the regular rate of 1%. The \$50,000 limit and the \$20,000 limit will reset to zero after the day of your December Statement Date.

2. Terms and Condition #2 in the Benefits Guide will be deleted in its entirety and replaced as follows:

Current: The cash back is accumulated each month, beginning with the January statement and ending with the December statement. Only Primary Cardholders are permitted to make a cash back redemption. Authorized Users are not eligible to redeem cash back dollars. The Primary Cardholder may redeem cash back at any time during the year provided they have a minimum cash back balance of \$25 at the time the redemption request is made. The minimum cash back redemption amount is \$25. Cash back will be credited to the Primary Cardholder's account within 5 days of the date the redemption request is made. Any cash back amount that is not redeemed by the Primary Cardholder by the last day of the period covered by your December statement will be automatically redeemed, resulting in your cash back balance being reset to zero, and applied as a credit on your next statement, or, in limited circumstances, at such other time as may be permitted by CIBC. CIBC is not required to credit your account with cash back earned during a monthly statement period if your credit card account is not open and in good standing at any time during a monthly statement period. Credit card account must also be open and in good standing at the time the cash back is redeemed.

Effective August 1, 2025: Cash Back of \$10 or more can be redeemed at any time during the year and only by the Primary Cardholder. Authorized Users are not eligible to redeem cash back dollars. Cash back will be credited to the Primary Cardholder's credit card account within 5 days of the date the redemption request is made. CIBC is not required to credit your cash back balance with cash back earned during a monthly statement period if your credit card account is not open and in good standing at any time during a monthly statement period. Credit card account must also be open and in good standing at the time the cash back is redeemed. The minimum cash back redemption amount is \$10. You can redeem cash back of less than \$10 between December 1 and March 31 each year by calling the CIBC Credit Card Contact Centre.

For **CIBC Dividend Platinum Visa Cards**

1. The fourth and fifth sentence of Terms and Condition #1 in the Benefits Guide will be deleted in its entirety and replaced as follows:

Current: The 3% and 2% cash back offers are only available on the first \$80,000 in net annual card purchases (meaning all card purchases by all cardholders, at any type of merchant) or \$20,000 on grocery stores, supermarkets, gas service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments on your account, whichever comes first; after that, net card purchases at all merchants, including grocery stores, supermarkets, gas service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments will earn cash back at the regular rate of 1%. The \$80,000 limit and the \$20,000 limit will reset to zero after the day your December statement is printed.

Effective August 1, 2025: The 3% and 2% cash back offers are only available on the first \$30,000 in net annual card purchases (meaning all card purchases by all cardholders, at any type of merchant) or \$20,000 in net annual card purchases at grocery stores, supermarkets, gas service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments on your account, whichever comes first; after that, net card purchases at all merchants, including grocery stores, supermarkets, gas service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments will earn cash back at the regular rate of 1%. The \$30,000 limit and the \$20,000 limit will reset to zero after the day of your December Statement Date.

2. Terms and Condition#2 in the Benefits Guide will be deleted in its entirety and replaced as follows:

Current: The cash back is accumulated each month, beginning with the January statement and ending with the December statement. Only Primary Cardholders are permitted to make a cash back redemption. Authorized Users are not eligible to redeem cash back dollars. The Primary Cardholder may redeem cash

back at any time during the year provided they have a minimum cash back balance of \$25 at the time the redemption request is made. The minimum cash back redemption amount is \$25. Cash back will be credited to the Primary Cardholder's account within 5 days of the date the redemption request is made. Any cash back amount that is not redeemed by the Primary Cardholder by the last day of the period covered by your December statement will be automatically redeemed, resulting in your cash back balance being reset to zero, and applied as a credit on your next statement, or, in limited circumstances, at such other time as may be permitted by CIBC. CIBC is not required to credit your account with cash back earned during a monthly statement period if your credit card account is not open and in good standing at any time during a monthly statement period. Credit card account must also be open and in good standing at the time the cash back is redeemed.

Effective August 1, 2025: Cash Back of \$10 or more can be redeemed at any time during the year and only by the Primary Cardholder. Authorized Users are not eligible to redeem cash back dollars. Cash back will be credited to the Primary Cardholder's credit card account within 5 days of the date the redemption request is made. CIBC is not required to credit your cash back balance with cash back earned during a monthly statement period if your credit card account is not open and in good standing at any time during a monthly statement period. Credit card account must also be open and in good standing at the time the cash back is redeemed. The minimum cash back redemption amount is \$10. You can redeem cash back of less than \$10 between December 1 and March 31 each year by calling the CIBC Credit Card Contact Centre.

For CIBC Dividend Visa Cards:

1. The third and fourth sentence of Terms and Condition #1 in the Benefits Guide will be deleted in its entirety and replaced as follows:

Current: The 2% and 1% cash offers are only available on the first \$80,000 in net annual card purchases (meaning all card purchases by all cardholders, at any type of merchant) or \$20,000 on grocery stores, supermarkets, gas, service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments; after that, net card purchases at all merchants, including grocery stores, supermarkets, gas, service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments will earn cash back at the regular rate of 0.5%. The \$80,000 limit and the \$20,000 limit will reset to zero after the day your December statement is printed.

Effective August 1, 2025: The 2% and 1% cash back offers are only available on the first \$30,000 in net annual card purchases (meaning all card purchases by all cardholders, at any type of merchant) or \$20,000 in net annual card purchases at grocery stores, supermarkets, gas service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments on your account, whichever comes first; after that, net card purchases at all merchants, including grocery stores, supermarkets, gas service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments will earn cash back at the regular rate of 1%. The \$30,000 limit and the \$20,000 limit will reset to zero after the day of your December Statement Date.

2. Terms and Condition #2 in the Benefits Guide will be deleted in its entirety and replaced as follows:

Current: The cash back is accumulated each month, beginning with the January statement and ending with the December statement. Only Primary Cardholders are permitted to make a cash back redemption. Authorized Users are not eligible to redeem cash back dollars. The Primary Cardholder may redeem cash back at any time during the year provided they have a minimum cash back balance of \$25 at the time the redemption request is made. The minimum cash back redemption amount is \$25. Cash back will be credited to the Primary Cardholder's account within 5 days of the date the redemption request is made. Any cash back amount that is not redeemed by the Primary Cardholder by the last day of the period

covered by your December statement will be automatically redeemed, resulting in your cash back balance being reset to zero, and applied as a credit on your next statement, or, in limited circumstances, at such other time as may be permitted by CIBC. CIBC is not required to credit your account with cash back earned during a monthly statement period if your credit card account is not open and in good standing at any time during a monthly statement period. Credit card account must also be open and in good standing at the time the cash back is redeemed.

Effective August 1, 2025: Cash Back of \$10 or more can be redeemed at any time during the year and only by the Primary Cardholder. Authorized Users are not eligible to redeem cash back dollars. Cash back will be credited to the Primary Cardholder's credit card account within 5 days of the date the redemption request is made. CIBC is not required to credit your cash back balance with cash back earned during a monthly statement period if your credit card account is not open and in good standing at any time during a monthly statement period. Credit card account must also be open and in good standing at the time the cash back is redeemed. The minimum cash back redemption amount is \$10. You can redeem cash back of less than \$10 between December 1 and March 31 each year by calling the CIBC Credit Card Contact Centre.

For **CIBC Dividend Unlimited World Elite Mastercard Cards** and **CIBC Dividend Unlimited World Mastercard Cards**, the Cash Back Program Terms are being updated as follows:

1. The first bullet of section 2 will be deleted in its entirety and replaced as follows:

Current: The CIBC Dividend Unlimited World Elite® Mastercard® / CIBC Dividend Unlimited World Mastercard® Card Program (the "Program") is an annual program, meaning that cash back is accumulated each month, beginning with the January statement, and ending with the December statement. Only Primary Cardholders are permitted to make a cash back redemption. Authorized Users are not eligible to redeem cash back dollars. The Primary Cardholder may redeem cash back at any time during the year provided they have a minimum cash back balance of \$25 at the time the redemption request is made. The minimum cash back redemption amount is \$25. Cash back will be credited to the Primary Cardholder's account within 5 days of the date the redemption request is made. Any cash back amount that is not redeemed by the Primary Cardholder by the last day of the period covered by your December statement will be automatically redeemed, resulting in your cash back balance being reset to zero, and applied as a credit on your next statement, or, in limited circumstances, at such other time as may be permitted by CIBC. Credit card account must also be open and in good standing at the time the cash back is redeemed.

Effective August 1, 2025: Cash Back of \$10 or more can be redeemed at any time during the year but only by the Primary Cardholder. Authorized Users are not eligible to redeem cash back dollars. Cash back will be credited to the Primary Cardholder's credit card account within 5 days of the date the redemption request is made. CIBC is not required to credit your cash back balance with cash back earned during a monthly statement period if your credit card account is not open and in good standing at any time during a monthly statement period. Credit card account must also be open and in good standing at the time the cash back is redeemed. The minimum cash back redemption amount is \$10. You can redeem cash back of less than \$10 between December 1 and March 31 each year by calling the CIBC Credit Card Contact Centre.

2. The fourth bullet of section 2 will be deleted in its entirety and replaced as follows:

Current: Each monthly statement will show cash back earnings for the period covered by that statement as well as total cash back earned over the year-to-date.

Effective August 1, 2025: Each monthly statement will show cash back earnings for the period covered by that statement as well as total cash back earned as of the statement date.

3. The sixth bullet of section 2 will be deleted in its entirety and replaced as follows:

Current: The rate used for calculating cash back is based on Net Purchases over the course of the year to date.

Effective August 1, 2025: The rate used for calculating cash back each year is based on your year to date Net Purchases beginning with your January statement period and ending with your December statement period each year.

4. The seventh bullet of section 2 will be deleted in its entirety:
Current: After cash back is redeemed on the December statement, the Cash back Account will be reset to \$0.00 and the program will begin again with the January statement period (which starts immediately after the December statement is issued).
5. The ninth bullet of section 2 will be deleted in its entirety and replaced as follows:
Current: The \$25 amount will be included in the cash back credited to your January monthly statement and cannot be credited to accounts that are not in Good Standing or not open on the date the December monthly statement is produced.
Effective August 1, 2025: The \$25 amount cannot be credited to accounts that are not in Good Standing or not open as of the December Statement Date.
6. The second sentence of section 3 will be deleted in its entirety and replaced as follows:
Current: The rate used to calculate cash back depends on your year-to-date Net Purchases.
Effective August 1, 2025: The rate used to calculate cash back every year depends on your year-to-date Net Purchases beginning with your January statement period and ending with your December statement period.
7. The second sentence of the first paragraph in section 4 will be deleted in its entirety and replaced as follows:
Current: Cash back will not be credited to a Credit Card Account not in good standing or not open when the December statement is issued.
Effective August 1, 2025: Cash back will not be credited to a Credit Card Account not open and in good standing.
8. Section 6 will be deleted in its entirety and replaced as follows:
Current: From time to time it may be necessary for CIBC to restrict, suspend or otherwise alter aspects of this program, with or without notice to Cardholders. Only primary Cardholders may obtain information about the amount of cash back earned or credited. Requests for early payment of cash back will not be considered. Cash back cannot be transferred between credit card accounts or otherwise, with two exceptions:
 - (i) if the primary Cardholder chooses to cancel his/her Card and become a regular CIBC Dividend Card® cardholder, any cash back accumulated up to the date the Card is cancelled will be transferred to the regular CIBC Dividend Card's Dividend Dollars account as Dividend Dollars,® and any purchases and returns made before but not posted until after the transfer will be calculated at the CIBC Dividend Card rebate rate (which is lower). After the conversion to a Dividend Card, Net Purchases on the Dividend Card will earn Dividend Dollars beginning at the Dividend Card Tier 1 rate.
 - (ii) if the primary Cardholder chooses to cancel his/her Card and become a CIBC Dividend Visa Infinite cardholder, any cash back accumulated up to the date the Card is cancelled will be transferred to the CIBC Dividend Visa Infinite Card's Dividend Dollars account as Dividend Dollars, and any purchases and returns made before but not posted until after the transfer will be calculated at the CIBC Dividend Visa Infinite rebate rate (which is the same as for this Card with the exception of the Tier 5 rebate rate). After the conversion to a Dividend Visa Infinite Card, Net Purchases on the Dividend Visa Infinite Card will earn Dividend Dollars beginning at the tier corresponding to the year-to-date Net Purchases that were made on the CIBC Dividend Unlimited World Elite Mastercard® Card. Annual Net Purchases on a CIBC Dividend Visa Infinite account over \$50,000 do not earn Dividend Dollars.™Cash back has no cash value and cannot be attached, pledged or hypothecated in any way. Cash back cannot be transferred under a domestic contract or other legal process. If the primary Cardholder dies, any cash back earned on the Credit Card Account will be credited to the Credit Card Account on the statement issued after CIBC is made aware of the primary Cardholder's death, unless the surviving spouse is an authorized user of the Credit Card Account and he/she applies to become and qualifies under CIBC's standard credit criteria as the primary Cardholder within 60 days after CIBC is made aware of the primary Cardholder's death, in which case any cash back will be redeemed on the next December statement and credited on the next statement, as usual.

Any abuse of the Program's privileges, failure to follow its terms or misrepresentation may result in CIBC ending a Credit Card Account's participation. CIBC may end this Program at any time, in whole or in part, with or without notice. If this Program is ended, cash back based on Net Purchases posted to statements from and including January in the year of termination until the final statement period before termination will be credited to the Credit Card Account, as long as the Credit Card Account is in good standing at that time (if it is not, all cash back will be cancelled). Cardholders are solely responsible for any tax liability and tax reporting obligations arising from earning cash back.

Effective August 1, 2025: From time to time it may be necessary for CIBC to restrict, suspend or otherwise alter aspects of this program, with or without notice to Cardholders. Only primary Cardholders may obtain information about the amount of cash back earned or credited. Cash back cannot be transferred between credit card accounts or otherwise.

Cash back has no cash value and cannot be attached, pledged or hypothecated in any way. Cash back cannot be transferred under a domestic contract or other legal process. If the primary Cardholder dies, any cash back earned on the Credit Card Account will be credited to the Credit Card Account on the statement issued after CIBC is made aware of the primary Cardholder's death, unless the surviving spouse is an authorized user of the Credit Card Account and he/she applies to become and qualifies under CIBC's standard credit criteria as the primary Cardholder within 60 days after CIBC is made aware of the primary Cardholder's death, in which case any cash back will remain on the cash back account to be redeemed by the new primary Cardholder.

Any abuse of the Program's privileges, failure to follow its terms or misrepresentation may result in CIBC ending a Credit Card Account's participation. CIBC may end this Program at any time, in whole or in part, with or without notice. If this Program is ended, cash back based on Net Purchases posted to statements up to the time of termination will be credited to the Credit Card Account, as long as the Credit Card Account is in good standing at that time (if it is not, all cash back will be cancelled).

Cardholders are solely responsible for any tax liability and tax reporting obligations arising from earning cash back.

- E. For **CIBC Dividend Visa Cards**, we are amending your Benefits Guides effective July 1, 2025 as follows:
- Common Carrier Accident Insurance is no longer an included insurance benefit and Policy 033769023 will no longer apply and all references to Common Carrier Accident Insurance (including note 3) are deleted.
- F. For **CIBC Dividend Unlimited World Elite Mastercard Cards** and **CIBC Dividend Unlimited World Mastercard Cards**, we are amending your Benefits Guides 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 1) are deleted.
 - Trip Interruption Insurance is no longer an included insurance benefit and Policy PSI PSI033849177 will no longer apply and all references to Trip Interruption Insurance in your Benefits Guide (including note 1) are deleted.

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