



CIBC Driver's Edge Rebates Redemption Form

About You:

Primary Cardholder Name

Street

City

Province

Postal Code

Credit Card Account No. #

Daytime Telephone No.

Amount of rebates you would like to redeem

- All available* Another amount. Please enter exact amount of rebates you would like to redeem**:

Rebates redemption method

- Credit on primary Cardholder account Cheque payable to the primary Cardholder

About Your Vehicle:

Date of Purchase or Lease Payment or Early Lease/Lease Termination Payment

Vehicle Identification Number (VIN)[†]

Type of Vehicle Purchased or Leased

Model

Year

Dealer/Private Seller/Merchant Name

Dealer/Private Seller/Merchant Address

Please enclose a copy of Proof of Canadian Property and Liability Insurance on the vehicle plus a copy of ONE of the following proofs of purchase/lease (check the one enclosed):

- Bill of Sale Lease Agreement **and** proof of Monthly Lease Payment or Early Lease/Lease Termination Payment

I certify that I have purchased or leased the vehicle identified above or certify that _____

Name

_____ has purchased or leased the vehicle identified above, and I would like to apply the

Relationship

rebates toward the purchase or lease of this eligible vehicle.

Primary Cardholder Signature

Date

The CIBC Driver's Edge Rebates Program is terminated as of July 31, 2016 (the "termination date"). The Driver's Edge Program terms and conditions require you (the primary cardholder) to redeem your Driver's Edge Rebates by July 31, 2017. However, you can redeem any available Rebates until December 31, 2020, as long as your credit card account remains open, in good standing and you use it to make at least one purchase per year***.

Note:

- If you request more Rebates than you have available in the Rebates Account, your cheque or credit (as applicable) will equal the Rebates Account balance.
- Only one Rebate Account may be used for each vehicle purchase or lease transaction – no "pooling" or combining of Rebate Accounts is allowed.
- You may not transfer Rebates from one Rebates Account to another.
- You may redeem your Rebates toward a maximum of one existing lease payment per year (monthly, early lease or lease termination payment).
- Rebates cannot be redeemed for parts and/or service or for program cars or fleet units.
- The requested Rebate amount cannot be greater than the vehicle's purchase price or the amount of the lease payment. If you request a higher amount, your cheque or credit (as applicable) will equal the price or payment (or the Rebates Account balance, if lower).
- Vehicles purchased or leased in a business name are not eligible.

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- CIBC may disqualify your participation in the Program if, in CIBC's sole opinion, you or an authorized user has abused or attempted to abuse the Program's terms or privileges, failed to abide with the Program Terms or made a misrepresentation to CIBC. Disqualification may result in the cancellation of all accumulated Rebates.
- Rebates must be claimed within 60 days of (as applicable) the vehicle's purchase date or date of the lease payment.

Please see the complete CIBC Driver's Edge Rebates Program Terms on the following pages.

Mail this Form and all required documentation to:

CIBC Credit Card Services, P.O. Box 4058 Station A, Toronto, Ontario M5W 1L8 Or fax it toll free to 1-800-897-0551.

Your Driver's Edge World MasterCard Card number or your current CIBC Credit Card number that replaced your Driver's Edge World MasterCard Card.

* You may call toll free 1-800-465-4653 to find out your available rebates, subject to the time and other limits set out above.

** Any unredeemed rebates remain in your account.

† VIN must be valid for request to be processed.

*** This offer applies if your credit card account remains continuously open, in good standing and you use it to make at least one purchase per calendar year. Purchases do not include fees, interest, cash advances, balance transfers or CIBC Convenience Cheques. This offer is not transferable and may be withdrawn or changed without prior notice at any time. CIBC may, in its sole discretion, disqualify, limit or revoke this offer if you are believed to be abusing or manipulating it, or engaging in any suspicious or fraudulent activity. If you do not qualify for this offer, you have until July 31, 2017 to redeem your Driver's Edge Rebates. Your total Driver's Edge Rebates available for redemption will no longer appear on your statement- please contact us if you need that information. All other Driver's Edge Rebates Program Terms will continue to apply, including terms setting out the eligibility of vehicles. If your credit card account is not in good standing on the termination date, your Driver's Edge Rebates will be cancelled.

Please note that the Driver's Edge Program has been terminated and you can no longer earn Rebates. The terms and conditions are set out below so that you can review the rules for redemption of Rebates that you have already earned.

CIBC Driver's Edge Rebates Program Terms

1. How To Earn Driver's Edge Rebates

- One CIBC Driver's Edge rebates account (a "Rebates Account") will be set up for each CIBC Driver's Edge World MasterCard account (a "Credit Card Account").
- Rebates ("Rebates") may be earned under this Driver's Edge Rebates Program (the "Program") only on CIBC Driver's Edge World MasterCard ("Card") purchases less returns ("Net Purchases") made by any cardholder on the Credit Card Account (a "Cardholder"). Rebates are not earned on interest, cash advances, regular Convenience Cheques or balances transfers, Credit Card Account payments, fees, or on the redemption of Rebates.
- Rebates are earned at the rate of 2% of Net Purchases. Rebates are based on the Canadian dollar amount of Net Purchases, and will be calculated and credited in Canadian dollars. A fraction of a cent will be rounded up to the nearest cent.
- Each periodic statement issued by CIBC for a Credit Card Account (a "Statement") will show the total Rebates (if any) in the Rebates Account on the Statement date. Rebates earned during a Statement period will be posted to the Rebates Account on the Statement date based on Net Purchases during the period. However, Rebates are not earned and will not be credited to a Credit Card Account which is not open and in good standing within the meaning of the CIBC Cardholder Agreement ("Good Standing") on a Statement date. Any Rebates redeemed during a Statement period will be deducted from the Rebates Account balance. If Net Purchases are negative for a Statement period (e.g., because purchase returns exceed purchases for the period), CIBC will reduce the Rebates Account balance accordingly.
- Unless the Program is terminated earlier as provided for by these Terms, Rebates expire five years after they are credited to the Rebates Account. More specifically:
 - if Rebates were credited to the Rebates Account on a December Statement date, they expire in December five years later.
 - if Rebates were credited to the Rebates Account on a different Statement date, they expire in the first December that is at least five years after when they were credited.
 - in either case, the Rebates expiry will happen on the December Statement date (if CIBC issues a Statement in December) or on December 1 (if CIBC does not issue a Statement in December).
- Rebates may also expire after the primary Cardholder's death, as detailed in section 6 below.
- CIBC is not required to provide any notice of Rebates expiry.

2. Eligible Vehicles

- The primary Cardholder may redeem Rebates against an Eligible Vehicle (as defined below) which has been purchased or leased anywhere in the world, as long as all Program requirements are met.
- To be an "Eligible Vehicle", a vehicle must meet all of these requirements:

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- It is a new or used: car, van, SUV, truck, powerboat, motorcycle or scooter, snowmobile, airplane, personal watercraft, sailboat, tractor, motor home or ATV, regardless of whether it was purchased in or outside Canada.
- It must be owned or leased by a Cardholder or by a family member of the primary Cardholder who lives at the same address as the primary Cardholder. Vehicles purchased in a business name or through a broker or leased through an independent leasing company are not Eligible Vehicles.
- There must be valid Canadian property and liability insurance on the vehicle.
- It cannot be a program car or fleet unit.

3. Redeeming Driver's Edge Rebates

- Only the primary Cardholder may redeem Rebates.
- The primary Cardholder may redeem Rebates against the purchase of a specific Eligible Vehicle only once.
- The primary Cardholder may redeem Rebates against only one lease payment per calendar year, regardless of whether the payment is a monthly, early lease or lease termination payment. This limit of one lease-related Rebates redemption per year applies even if the primary Cardholder and/or other Cardholders or eligible family members have leased more than one Eligible Vehicle.
- Rebates cannot be redeemed for the purchase of parts and/or service.
- To redeem Rebates, the primary Cardholder must complete a current CIBC Driver's Edge Rebates Redemption Form and provide it, together with all required documentation, to the CIBC address on the Form within 60 days after (as applicable):
 - the date on which an Eligible Vehicle was purchased; or
 - the date on which the lease payment or early lease/lease termination payment on an Eligible Vehicle was made.
- Required documentation includes, but may not be limited to:
 1. legible proof of valid Canadian property and liability insurance covering the Eligible Vehicle; and
 2. a legible copy of two documents which have identical vehicle identification numbers (VINs) for the Eligible Vehicle.
- Rebates cannot be redeemed if the Credit Card Account is not open and in Good Standing when the redemption request is received by CIBC.
- The primary Cardholder must indicate on the CIBC Driver's Edge Rebates Redemption Form whether they want Rebates to be issued as a credit on their Credit Card Account or by a cheque payable to the primary Cardholder.
- The primary Cardholder may redeem all or part of the Rebates available in the Rebates Account. If the requested amount exceeds the Rebates Account balance or if, as a result of purchase or other credits, the Rebates Account balance is lower than the requested redemption amount, CIBC will (as applicable) issue a cheque or Credit Card Account credit equal to that balance.
- If the amount of Rebates requested by the primary Cardholder exceeds, as applicable, the Eligible Vehicle's purchase price or the amount of its monthly lease payment or lease/termination payment, CIBC will issue a cheque or Credit Card Account credit equal to the lesser of:
 - the purchase price or lease payment amount (as applicable); or
 - the Rebates Account balance.
- When Rebates are redeemed, CIBC will reduce the Rebates Account balance accordingly.
- Only one Rebates Account may be used for Rebates on an Eligible Vehicle. Rebates cannot be "pooled" or combined from more than one Rebates Account. Rebates may not be transferred from one Rebates Account to another.

3. Further Rebates Details

- If a Credit Card Account is closed for any reason, all Rebates in the Rebates Account at that time will be cancelled by CIBC without notice, unless:
 - CIBC simultaneously issues a replacement Card (e.g., after there has been actual or possible fraud on the Credit Card Account, or the Card was stolen, lost or damaged); or
 - the Card is converted into another Card or into another type of CIBC credit card and CIBC permits Rebates to be transferred or converted on that conversion; and the primary Cardholder meets any applicable requirements set by CIBC.
- If, following a Rebates redemption, purchase refunds are posted to the Credit Card Account or other adjustments are made to the Credit Card Account balance which result in a negative balance in the Rebates Account, CIBC may charge to the Credit Card Account an amount equal to that negative balance; that amount will be added to any balance owing on the Credit Card Account and, as such, the primary Cardholder is liable for it under the CIBC Cardholder Agreement. If CIBC does so, it will then adjust the Rebates Account balance to zero.
- CIBC may choose not to credit Rebates on Net Purchases which are greater than a Credit Card Account's "available credit," which means the unused portion of the Credit Card Account's current credit limit. This means that if Credit Card Account payments exceed the outstanding balance on the Credit Card Account (whether or not payments were made in order to increase the amount of credit available), CIBC may not credit Rebates on Net Purchases in excess of available credit.

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4. Rebates Account Discrepancies:

- Unless a Cardholder advises CIBC Credit Card Services of any discrepancies in the Rebates Account within six months after the date of the purchase for which an adjustment is requested, the Rebates Account balance (except for erroneous credits) shown on a Statement will be deemed to be correct.
- If the Rebates Account is credited in error or is otherwise credited with Rebates that were not properly earned for any reason (including, without limitation, CIBC or any third party error in classifying non-qualifying Credit Card Account activity as Card purchases), CIBC is entitled to remove Rebates from the Rebates Account without notice.

5. General Terms and Conditions:

- This Program is offered at CIBC's sole discretion. CIBC may change, restrict, suspend or otherwise alter any aspects of this Program and/or these Terms at any time, with or without notice.
- CIBC may end this Program at any time by giving the primary Cardholder at least 30 days prior written notice (which may be printed on a Statement). Any Rebates which are not redeemed by the primary Cardholder within one year after the termination date will be cancelled. However, if a Credit Card Account is not in Good Standing on the Program termination date, all Rebates in the Rebates Account will be cancelled by CIBC on that date.
- Rebates have no cash value, cannot be attached, pledged or hypothecated in any way, and cannot be redeemed in whole or part for cash.
- Rebates are not the property of any Cardholder. They are not transferable, including to any other Rebates Account or loyalty account, and cannot be assigned or divided in the event of domestic or other dispute, after bankruptcy or otherwise.
- 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 Rebates will simply remain in the Rebates Account for redemption by the spouse/partner as primary Cardholder. Otherwise, the Rebates Account will be closed and the Rebates in it will be available for redemption by the primary Cardholder's estate, in accordance with these Program Terms, no later than twelve months after the Rebates Account is closed; if the Rebates are not so redeemed by that date for any reason (including due to a dispute among the legal representative(s), beneficiary(ies) and or other claimants), the Rebates will expire on that date.
- If, in CIBC's sole opinion, a Cardholder has abused or attempted to abuse the Program's Terms or privileges, failed to abide with these Terms or made a misrepresentation to CIBC, CIBC may end the Credit Card Account's participation in the Program and cancel all Rebates in the Rebates Account.
- CIBC is not liable or responsible for any injuries, death, property damage or other loss, or for any costs, liability or expenses, which may be suffered or incurred by any Cardholder as a result of or in connection with this Program or any vehicle against which a Cardholder wishes to redeem or has redeemed Rebates. All Cardholders release and discharge CIBC from any claims, demands, causes of action and actions which may arise in connection with any such vehicle. This release binds each Cardholder's legal representatives, heirs, successors and assigns.
- Cardholders are solely responsible for any tax liability and tax reporting obligations arising from earning Rebates.