



Welcome to your CIBC Aerogold[®]
Visa[®] Card for Business *Plus*.

Thank you for choosing a CIBC Aerogold® Visa* Card for Business *Plus*.

Your CIBC Aerogold Visa Card for Business *Plus* gives your business the flexibility, convenience and control to manage your business expenses while enjoying the added value of the Aeroplan® rewards program, comprehensive insurance and travel benefits. No matter where in the world your business takes you, you'll have access to the service and support you need and the peace of mind that comes with our comprehensive suite of security and control features.

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Accelerate your earning.

- Your card will earn 1 Aeroplan Mile for every \$1 spent using your card¹
- Your card will earn 1.5 Aeroplan Miles for every \$1 you charge to your card at airlines, hotels, car rental agencies, travel agencies and gas stations²
- Your card will earn Aeroplan Miles twice when you pay with your CIBC Aerogold Visa Card for Business *Plus* and show your Aeroplan Membership Card at over 150 Aeroplan partner brands and 100 online retailers through Aeroplan eStore and when you purchase a flight operated by Air Canada® and its global network of partner airlines³

Your Aeroplan Miles will not expire

Aeroplan Miles will not expire as long as you are a CIBC Aerogold Visa Card for Business *Plus* cardholder, so they're available whenever you're ready to travel.⁴

For more information on Aeroplan Rewards, please visit aeroplan.com.

Dubai, United Arab Emirates



Aim for Aeroplan status – Aeroplan rewards its top accumulating members. Every dollar you spend on your CIBC Aerogold Visa Card for Business *Plus* brings you closer to qualifying for Aeroplan status.

More reward benefits with Aeroplan status:

| | aeroplan silver (25,000 Aeroplan Miles) | aeroplan black (50,000 Aeroplan Miles) | aeroplan diamond (100,000 Aeroplan Miles) |
|---|---|--|---|
| Flight Reward | | | |
| Fewer Aeroplan Miles required when you redeem for Market Fare Flight Rewards® | up to 20% off | up to 25% off | up to 35% off |
| Bonus Miles | | | |
| Air Canada Getaway Bonus on eligible roundtrips ⁵ | 1000 Aeroplan status bonus miles | 2000 Aeroplan status bonus miles | 3000 Aeroplan status bonus miles |
| Aeroplan status bonus when you shop online at Aeroplan eStore ⁶ | 2x | 2x | 3x |

Visit aeroplan.com/status for details and full terms and conditions.

Explore. Redeem. Discover Rewards.

With the choice between two flight reward options, Aeroplan members can enjoy the value and availability they deserve.

Fixed Mileage Flight Rewards® are seats on flights operated by Air Canada and over 25 airline partners, exclusively⁷ offered to Aeroplan members at fixed mileage levels.

Market Fare Flight Rewards® offer access to any seat at any time on all Air Canada flights at mileage levels that vary based on market fares at the time of booking.

Reward options

With Air Canada and its global network of partner airlines, members can fly to over 1,300 destinations in over 190 countries worldwide.

| Fixed Mileage Flight Rewards® | Economy Class [†] | Business Class [†] | First Class [†] |
|--|----------------------------|-----------------------------|--------------------------|
| Short-haul flight within Canada and Continental U.S. | 15,000 | 30,000 | |
| Long-haul flight within Canada and Continental U.S. | 25,000 | 50,000 | 70,000 |
| Between Canada/Continental U.S. and Europe 1,2 | 60,000/75,000 | 110,000/115,000 | 140,000/160,000 |

[†]Chart reflects flight rewards as of May 1, 2016 and is subject to change at any time. For complete information, visit aeroplan.com/flightrewards.

Fly away cash-free

You now have the flexibility to use your Aeroplan Miles to cover the taxes, fees and surcharges associated with your Flight Reward.⁸

Booking & cancellation flexibility

- Book tickets up to 2 hours before departure^{9,10}
- Cancel or change – Up to 2 hours before departure, call to cancel or change flight times, dates, origin or routing. Standard fees may apply^{9,10}
- Access to available Market Fare seats on Air Canada operated flights, excluding flights to Cuba or Air Canada Vacations® charter flights¹¹
- Advance seat preference selection at no charge
- One-way trip at 50% of roundtrip – Flight Rewards may be booked for either a roundtrip or a one-way Flight Reward. One-way Flight Rewards may not be available in all regions/destinations/classes of service

To learn more about redemption, visit aeroplan.com or call Aeroplan at 1 800 361-5373. To call from international destinations, see page 16.

Travel with ease and style.

Air Canada® benefits designed to help your business get the most out of your Rewards travel

The Rewards Officer will receive Air Canada benefits when travelling using an Aeroplan Flight Reward on flights operated by Air Canada, Air Canada Rouge™ or under the Air Canada Express® banner.¹² Benefits only apply when your Aeroplan Flight Reward is redeemed using miles from the Rewards Officer's Aeroplan Account.

Get Access to Priority Check-In^{12,13}

The Rewards Officer (and their travel companions booked on the same reservation and checking in at the same time), can enjoy the convenience of priority check-in when travelling on flights operated by Air Canada, Air Canada Rouge or under the Air Canada Express banner.

To use the dedicated Air Canada priority counters, the Rewards Officer simply redeems their Aeroplan Flight Reward with miles from their Aeroplan Account, and then presents their card to the Air Canada representative. They must be sure that the name on their reservation is the exact same as the name on their Aeroplan Account.

Receive a Complimentary First Checked Bag^{12,13}

The Rewards Officer will receive one complimentary first checked bag¹³ whenever they travel on a flight operated by Air Canada, Air Canada Rouge or under the Air Canada Express banner. This benefit does not apply to travel companions.

When the Rewards Officer redeems their Aeroplan Flight Reward with miles from their Aeroplan Account, the complimentary first checked bag will automatically be prompted by the system, regardless of check-in method. The Rewards Officer can check in via mobile, online, airport kiosk or an agent and must be sure that the name on their reservation is the exact same as the name on their Aeroplan Account.

Take advantage of an Annual One-Time Guest Access Benefit^{12,14} to an Air Canada Maple Leaf Lounge™ with Aeroplan Flight Rewards.

Relax before your flight! The Rewards Officer will automatically receive one Air Canada Maple Leaf Lounge One-Time Guest Access Benefit every calendar year (January 1 – December 31).

The Rewards Officer can enjoy access to the Air Canada Maple Leaf Lounge once annually by presenting their CIBC Aerogold Visa Card for Business *Plus* and a valid same-day boarding pass for travel with an Aeroplan Flight Reward redeemed using miles from their Aeroplan Account on a flight operated by Air Canada, Air Canada Rouge or under the Air Canada Express banner.

Enjoy Priority Boarding^{12,13}

The Rewards Officer (and their travel companions booked on the same reservation and checking-in at the same time), can enjoy the convenience of priority boarding when travelling on flights operated by Air Canada, Air Canada Rouge or under the Air Canada Express banner.

When the Rewards Officer redeems their Aeroplan Flight Reward with miles from their Aeroplan Account, and where boarding by zone is available, their boarding pass(es) will automatically indicate your upgrade to *Zone 2*. The Rewards Officer must be sure that their name is the exact same on their boarding pass and their Aeroplan Account.

Security and convenience.

Your new CIBC Aerogold Visa Card for Business *Plus* comes equipped with a suite of security features to help make sure your business is covered, anywhere in the world.



Chip technology

Added security for everyday business spending.

All CIBC business credit cards use an embedded microchip to encrypt information, making it more difficult for unauthorized users to copy or access card data. You can feel confident that your business information is safe and secure every time you make a transaction.

Assistance when it's needed the most, up to \$5000 emergency cash advance

Whether you're working at home or abroad, if a card is lost or stolen, or if you or a cardholder suspect someone is using your card or the card number, contact a CIBC Banking Centre, CIBC Telephone Banking representative, or CIBC Credit Card Services as soon as possible.

You will have access to an emergency replacement card and up to \$5,000 in emergency cash advances.¹⁵ Report a lost or stolen CIBC credit card immediately by calling 1 800 663-4575.

Contactless payments

This convenient feature allows you to pay simply by waving the card or your eligible smartphone through the mobile payment solutions that CIBC supports over a secure contactless reader. It's a great alternative to using cash for purchases of up to \$100.¹⁶ Just look for merchant terminals with the  contactless symbol.

For more information, including a list of mobile payment solutions that CIBC supports, visit [cibc.com/ways-to-pay](https://www.cibc.com/ways-to-pay).

Visa Checkout* – Your card can be used to sign-up for Visa Checkout – an easier way to pay online. With Visa Checkout you don't need to enter payment and shipping information every time you make an online purchase. Just type your username and password, and you're done! To sign up for Visa Checkout, visit cibc.com or through CIBC Online Banking®.

London, England



Security and convenience.

Manage your cash flow with ease.

The CIBC Aerogold Visa Card for Business *Plus* comes with a number of value-added services and options which give your business the power to customize your card to its needs.

Have access to cash advances

Cardholders will have instant access up to \$1,000 daily in cash advances, subject to available credit and available cash.¹⁵ Access it at any CIBC Automated Teller Machine (ATM), or any of the nearly one million ATMs displaying the Visa, *Interac*® or Plus* System symbols. All you need is your card and your PIN.

Control your spending

Take advantage of the convenience of having up to 15 cards on your business card account, but maintain control by easily setting unique spending limits¹⁷ for purchases and cash advances¹⁵ on each card. Simply call us at any time to change the purchase or cash limits on any card. The new limits will take effect immediately.

Organize your payments

Consolidate recurring payments on your CIBC Aerogold Visa Card for Business *Plus* by setting up pre-authorized payments to make payment reconciliation easy.

Stay on top of your business payments

Set up automatic payments from your CIBC business account so you never have to worry about missing a payment. Choose to pay either the minimum payment or the full balance shown on your statement on the payment due date.

Bridge short-term cash flow needs with CIBC Convenience Cheques

You have the flexibility to use CIBC Convenience Cheques on your credit card account to pay off bills or transfer higher rate balances from other credit cards.¹⁸

Optimize and control your business spending.

With the CIBC Aerogold Visa Card for Business *Plus*, you have access to powerful online tools that put your business in control of its expenses.

Visa Business Reporting¹⁹

Visa Business Reporting is an online tool that provides an efficient way to optimize your business spending. Easy-to-use dashboards provide valuable insights and grant you the ability to:

- View cardholder spending patterns and compare them across the business
- Track individual card usage
- Categorize expenses by merchant and expense type
- Add receipts, notes and other documentation to expenses
- Facilitate expense reconciliation and review
- Push transactions to accounting like Intuit QuickBooks® and Xero™

Visa Payment Controls²⁰

Visa Payment Controls is an online tool that allows you to define spending controls on each card on your account and alert the card officer and the cardholder whenever a transaction is declined due to a preset payment control.²⁰

Set controls individually on each card based on your business needs including:

Time – Block transactions on certain days or hours

Location – Limit transactions by country (e.g. Canada only)

Category – Prevent purchases at specific merchant types

Spending – Limit single-purchase amounts, ATM access, e-commerce activity and cash back transactions

If you wish to allow a blocked transaction, the card officer can easily remove the payment control in real time online or through their mobile device.

Access to savings.

Visa SavingsEdge*

Visa SavingsEdge is an automated discount program for Visa* Business cardholders. Unlock automatic savings²¹ on business solutions, travel and entertainment, electronics and more with your CIBC Aerogold Visa Card for Business *Plus*.

For full details or to enroll your card and start saving today, please visit visasavingsedge.ca.

Save on car rentals²²

Your business will receive car rental discounts of up to 25% at participating Avis® and Budget® locations worldwide when you pay with your CIBC Aerogold Visa Card for Business *Plus*.

To access these discounts: Call Avis Worldwide Reservations at 1 800 879-2847 and quote Avis Worldwide Discount (AWD) # C277500 or call Budget Reservations at 1 800 268-8900 and quote Budget Corporate Discount (BCD) # A748700.

Insurance benefits.

CIBC Aerogold Visa Card for Business *Plus* comes with comprehensive insurance and travel benefits for when you are travelling on business.²³

The information provided in this section is intended as general information only. Please refer to the enclosed Insurance Certificates for the specific terms of your coverage, including the benefits, eligibility conditions, limitations and exclusions.

For emergency assistance, claims or pre-trip information, call 1 866 363-3338 if you are in Canada or the Continental U.S. including Hawaii. From all other locations, including Mexico, call collect at 1 905 403-3338.

| Insurance | What is covered | Excess Insurance* |
|--|---|-------------------|
| Flight Delay and Baggage²³ | Charge your scheduled flight to your CIBC Aerogold Visa Card for Business <i>Plus</i> and receive coverage up to an aggregate limit of \$500 for reasonable and necessary expenses for meals and accommodations, up to \$100 for ground transportation and up to \$100 for entertainment expenses when your flight is delayed for more than four hours. Your insurance also includes up to \$500 for emergency purchases for necessary clothing and personal hygiene articles when your baggage on your outbound trip is delayed more than six hours. Purchases may be made during a baggage delay period, but must be made within four days of occurrence. Plus, your insurance includes up to \$500 for loss or damage of your checked baggage. | Yes |

| | | |
|---|---|-----|
| Auto Rental Collision / Loss Damage²³ | <p>As a CIBC Aerogold Visa Card for Business <i>Plus</i> cardholder, you can save up to \$25 per day on car rental insurance. Simply charge the full cost of your car rental to your CIBC Aerogold Visa Card for Business <i>Plus</i> and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You will be covered by Auto Rental Collision/Loss Damage Insurance up to the actual cash value of the rental vehicle, provided the value of the rental vehicle, in its model year, does not exceed the Manufacturer's Suggested Retail Price (MSRP) of \$65,000 and all other conditions of coverage are met. Refer to your Insurance Certificate for details.</p> | No |
| Common Carrier Accident Insurance²³ | <p>Whenever you travel for business by plane, ferry, train or bus, charge your fare to your CIBC Aerogold Visa Card for Business <i>Plus</i> and you will be automatically covered with up to \$500,000 Common Carrier Accident Insurance.</p> | No |
| Purchase Security and Extended Protection²³ | <p>Most new items of business property purchased with your card will be replaced, repaired, or you will be reimbursed if they are lost, stolen or damaged within 90 days of purchase. Plus, with Extended Protection Insurance, you can double the period of a manufacturer's original warranty up to one year on most purchases. That makes CIBC Aerogold Visa Card for Business <i>Plus</i> ideal for new purchases of office equipment.</p> | Yes |

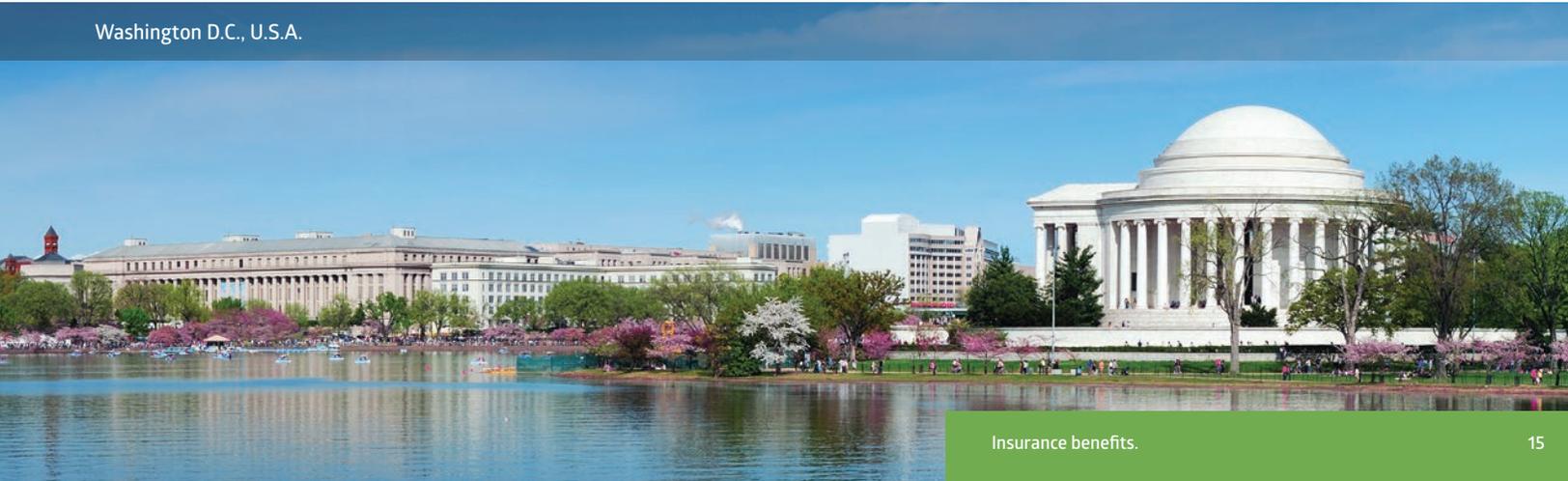
**Trip Cancellation/
Trip Interruption²³**

You automatically have Trip Cancellation/Trip Interruption coverage for business trips charged to your CIBC Aerogold Visa Card for Business *Plus*. You can enjoy coverage for up to \$1,000 of eligible trip cancellation expenses. If your trip is interrupted due to an illness, injury or other insured risk, you'll be covered for up to \$2,000. The cardholder must call Global Excel Management Inc. (1 866 363-3338 in Canada and Continental U.S., including Hawaii. From all other locations, including Mexico, call collect 1 905 403-3338) on the day the insured risk occurs or as soon as reasonably possible to advise of the interruption. A pre-existing exclusion applies to medical conditions and/or symptoms that existed prior to the date of purchase of your trip.

Yes

* Excess insurances means all other sources of recovery, indemnity or insurance coverage must be exhausted before these insurances pay any benefits to you.

Washington D.C., U.S.A.



Important contact information.

CIBC cbc.com
Contactless Payments cbc.com/contactless
Air Canada aircanada.com/cibcbenefits

CIBC Credit Card Services

In Canada and the U.S. 1 800 465-4653
Elsewhere[‡] 1 514 861-4653

 Telecommunications Device for the Deaf (TDD) (in North America) 1 877 331-3338

CIBC Lost Or Stolen Card Replacement

In Canada and the U.S. 1 800 663-4575
Elsewhere 1 514 861-9898

Visa Lost or Stolen Card Replacement and Emergency Assistance (Available Outside Of Canada)

In the U.S. 1 800 VISA-911
Elsewhere[‡] 1 303 967-1096

CIBC Travel Insurance Assistance

In Canada and Continental U.S. (and Hawaii) 1 866 363-3338
Elsewhere[‡] 1 905 403-3338

Optional CIBC Travel Insurance

Anywhere in North America 1 800 898-0392
Elsewhere[‡] 1 416 340-8187

Car Rental

Avis Worldwide Reservations 1 800 879-2847
Budget Reservations 1 800 268-8900

Aeroplan Contact Centres

Aeroplan aeroplan.com

If you have questions about Aeroplan, call between 7 a.m. and 11 p.m. (EST) seven days a week

Canada, U.S., Antigua, the Bahamas, Barbados, Bermuda, the Cayman Islands, Jamaica and Trinidad 1 800 361-5373
Hong Kong 852 2521-2138
U.K. 0871 220-7777
Montreal and all other areas 1 514 395-0300

Air Canada Customer Service

In Canada and the U.S. 1 888 247-2262

You'll find many of these contact details in a wallet card located on the back pocket of this guide.

[‡] These numbers can be called collect.

Privacy policy.

Either by activating your new card or in your application you have consented to CIBC, from time to time, sharing with Aeroplan certain transaction information (e.g., merchant name, transaction date and amount) for the purposes of marketing and promoting the Aeroplan Program as set out in Aeroplan's privacy policy including combining this information with other information Aeroplan may already have about you to make relevant offers or provide a benefit or privilege to you. The sharing of this information is necessary for you to receive the benefits and features of this partner program therefore you may not withdraw your consent. CIBC may also share with Aeroplan the following additional information: location data of merchants (country, province or state, city and postal code) and cardholder data (your age range, salutation and the number of cardholders on the account) for the same purposes as above. If you do not wish us to share this additional information you may contact CIBC at 1 800 465-4653 within Canada or the Continental U.S. or 1 514 861-4653. For more about how Aeroplan may collect, use or share your information or your right to opt out of receiving marketing communications from Aeroplan, please contact Aeroplan directly or go to aeroplan.com.

For more information about how CIBC may collect, use or share your personal information, please see CIBC's privacy policy which is available at any branch or at cibc.com. This policy may be amended, replaced or supplemented from time to time.

Terms and conditions.

- ¹ Aeroplan Miles are earned on card purchases less returns, and not on cash advances, interest, fees, balance transfers, payments or Convenience Cheques. Aeroplan Miles will be awarded only if your CIBC Aerogold Visa Card for Business *Plus* account is in good standing on each monthly statement date (otherwise Aeroplan Miles earned in the monthly period are cancelled).
- ² Earn 1.5 Aeroplan Miles on each \$1.00 in purchases (net of/less returns) at merchants classified in the Visa network as airlines, car rental agencies, travel agencies/ tour operators, service stations/automated gas dispensers, hotels, cruise lines, tour buses/bus lines, local/suburban commuter passenger transportation, ferries, local water transportation, railways, limousines/cabs and certain other transportation services. This bonus Aeroplan Miles offer is only available on the first \$80,000 in net annual card Purchases on your account (meaning all card purchases by all cardholders, at any type of merchant); after which Aeroplan Miles are earned at the regular rate on net card purchases. The \$80,000 annual limit will reset to zero on the day after your December statement is printed. Terms, conditions and eligible merchant categories may change at any time without notice.
- ³ CIBC is not responsible for any Aeroplan Miles earned under this "earn miles twice" feature of the Aeroplan Program when the Aeroplan Card is presented. Visit aeroplan.com for the full terms and conditions of the Aeroplan Program.
- ⁴ Aeroplan requires at least one accumulation or redemption transaction every 12 months in an Aeroplan account or the Aeroplan Miles in that account will expire. CIBC will ensure that this doesn't happen to the one Aeroplan account which is connected to your CIBC Aerogold Visa Card for Business *Plus*, provided that your credit card account is in good standing. Visit aeroplan.com for the full terms and conditions of the Aeroplan Program.

- ⁵ To qualify for the Air Canada Getaway Bonus, you must register before you travel and you must be an eligible Aeroplan Member with Aeroplan status. Aeroplan status bonus miles are not Altitude Qualifying Miles and do not count towards Air Canada Altitude status. Aeroplan status bonus miles earned are not eligible for status in the Aeroplan program. Valid on eligible scheduled non-stop flights operated by Air Canada (including flights operated under the Air Canada Express banner) and by Air Canada Rouge. To qualify, a minimum of one round-trip or two one-way segments must be on the same reservation and include a Saturday night stay. Entire reservation must include Air Canada, Air Canada Express or Air Canada Rouge flights only. No Star Alliance® or other airline segments may appear in the same booking. For a listing of the eligible destinations per season visit the *Air Canada Getaway Bonus Benefit page*. For more information see <https://www4.aeroplan.com/status/acgetawaybonus?lang=en>.
- ⁶ Members with Aeroplan diamond status receive two (2) Aeroplan status bonus miles for every base mile earned on Aeroplan eStore transactions. These Aeroplan status bonus miles do not qualify towards Aeroplan status. Members with Aeroplan black and Aeroplan silver status receive one (1) Aeroplan status bonus mile for every base mile earned on eStore transactions. These Aeroplan status bonus miles do not qualify towards Aeroplan status. Aeroplan Miles will be credited up to eight (8) weeks following purchase.
- ⁷ As compared with other leading Canadian travel reward programs.
- ⁸ Use of Aeroplan Miles to cover taxes, fees, charges and carrier surcharges associated with an Aeroplan Flight Reward booking ("Taxes, Fees, and Surcharges") is in addition to the Aeroplan Miles required to redeem for an Aeroplan Flight Reward. Mileage levels required for the redemption of Taxes, Fees, and Surcharges may change without notice. Conditions, limitations and exclusions apply when using Aeroplan Miles to cover applicable Taxes, Fees, and Surcharges. For full details please visit aeroplan.com/flightrewardtermsandconditions.
- ⁹ Changes to unused Flight Rewards (e.g. flight date(s), flight time(s), class of service, routing and/or itinerary) may be made up to a minimum of two hours prior to departure. Standard fees may apply, see aeroplan.com/fees for details.
- ¹⁰ Unused Flight Reward tickets can be cancelled up to a minimum of two hours prior to scheduled departure and will remain valid for one year from the date of ticket issue if unused, or from the date of first outbound departure if partially used. At time of rebooking, standard fees may apply, see aeroplan.com/fees for details.
- ¹¹ With Market Fare Flight Rewards on flights operated by Air Canada, under the Air Canada Express banner and Air Canada Rouge. Does not apply to flights to Cuba or Air Canada Vacations charter flights.
- ¹² All Air Canada benefits are fulfilled in whole or in part by Air Canada, or its designated affiliates or other third parties, and are subject to change at any time without notice. CIBC and its affiliates are not responsible for fulfilling these benefits. Please allow two weeks from receiving your CIBC Aerogold Visa Card for Business *Plus* for all Air Canada benefits to be activated. These benefits only apply when the Rewards Officer travels using an Aeroplan Flight Reward on a flight operated by Air Canada, Air Canada Rouge or under the Air Canada Express banner. Flights operated by other airlines are not eligible. The Rewards Officer must redeem their Aeroplan Flight Reward (defined as Fixed Mileage Flight Rewards or Market Fare Flight Rewards) with miles from their Aeroplan Account. To access Air Canada Benefits, the Rewards Officer may be required to show their CIBC Aerogold Visa Card for Business *Plus* to the Air Canada agent. Additional conditions apply and are outlined below (13 and 14).

- ¹³ To access Air Canada Priority Travel Services (the complimentary first checked bag, priority check-in and priority boarding), the Rewards Officer must redeem their Aeroplan Flight Reward for a flight operated by Air Canada, Air Canada Rouge or under the Air Canada Express banner with miles from their Aeroplan Account. They must also ensure that the name on their Air Canada flight booking is identical to the name on their Aeroplan Account. Priority check-in may be extended to companions travelling on the same reservation checking-in at the same time as the Rewards Officer. Where boarding by zone is available, the priority boarding status will be recognized by a Zone 2 descriptor for the Rewards Officer and companions travelling on the same reservation checking-in at the same time as the Rewards Officer, which will be displayed on the Air Canada issued boarding pass(es). The complimentary first checked bag, up to 23kg (50 lb), applies solely to the Rewards Officer, and not to travelling companions, and service charges for additional/oversized/overweight baggage may apply. Applicable on flights that do not already offer a complimentary first checked bag.
- ¹⁴ The Rewards Officer will receive one Air Canada Maple Leaf Lounge One-Time Guest Access Benefit once every calendar year (January 1- December 31), which applies for a single entry by the Rewards Officer only, and it cannot be carried forward to the next calendar year or transferred to another person. The Rewards Officer may access an Air Canada Maple Leaf Lounge, where available, upon presentation of their active CIBC Aerogold Visa Card for Business *Plus* with a valid, same-day boarding pass for travel using an Aeroplan Flight Reward only on a flight operated by Air Canada, Air Canada Rouge or under the Air Canada Express banner. To access this benefit, the Rewards Officer must redeem their Aeroplan Flight Reward with miles from their Aeroplan Account. Additional conditions may apply and are outlined on aircanada.com/cibcbenefits. Air Canada Maple Leaf Lounge Access is subject to availability and all other current terms and conditions are subject to change at Air Canada's sole discretion from time to time. Visit aircanada.com/en/travelinfo/airport/maplelounges/tc.html for details.
- ¹⁵ Cash advances do not earn Aeroplan Miles. They bear interest from the date they are taken from your credit card account and are subject to available credit and available cash.
- ¹⁶ Subject to merchant transaction limits.
- ¹⁷ The card officer assigned by the business may assign and change the Card Spending Limits on the credit card account for any cardholders 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 cardholders will be subject to the overall credit limit and cash limit on the credit card account, so the funds available to a cardholder may be less than the spending limit set. A Card Spending Limit will reset monthly, or earlier if requested by the cards officer or if a payment on the credit card account is made by the applicable cardholder. "Cash" refers to cash advances, CIBC Convenience Cheques and balance transfers.
- ¹⁸ CIBC Convenience Cheques can be ordered by calling a CIBC Card Services Representative. CIBC Convenience Cheques are subject to your available credit and available cash and bear interest from the date they are posted to your credit card account. CIBC Convenience Cheques do not earn Aeroplan Miles.
- ¹⁹ Visa Business Reporting and Visa Payment Controls are services provided by Visa Canada. You must enroll in these services to use them. Terms and conditions apply.
- ²⁰ Visa Payment Controls only applies to transactions on enrolled cards that are processed through the VisaNet[®] transaction-processing system and will not block transactions that are processed through non-Visa networks or transactions that occur off-line. Transactions that exceed the cardholder's specified authorization parameters also may not be blocked due to incorrect or incomplete transaction data received by Visa or for other reasons. Cardholder is responsible for any text message, data or other wireless carrier charges incurred by the cardholder as a result of email or SMS text block notifications. The business remains liable for the entire balance on the credit card account, even if a particular transaction is not blocked.
- ²¹ Discounts provided as credits on future account statements. This service is provided by Visa Canada. Terms and conditions apply.

²² Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only.

²³ Insurance coverage(s) included with CIBC credit cards is underwritten by **Royal & Sun Alliance Insurance Company of Canada (RSA)**. Different cards may have different coverage(s). To learn about which coverage(s) are included with a specific card, and important information regarding coverage eligibility requirements, benefits, limitations and exclusions, see cibc.com/ca/credit-card/agreements-insurance.html and the insurance certificate(s) in your card package. Some insurance coverage(s) require purchase(s), auto rentals, common carrier fares and other trip costs to be charged to the card to activate coverage (other conditions may also apply). Auto Rental Collision/Loss Damage Insurance (CLDI) is available for automobile rentals of up to 48 days. The full cost of the rental must be charged to the card and the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW) must be declined. CLDI provides coverage up to the actual cash value (ACV) of the rental vehicle as defined in your insurance certificate. Note that some rental agencies may assess their damages at an amount greater than the ACV of the rental vehicle and you may be liable to them for the difference. Before declining the rental agency's CDW or LDW, you should read carefully and compare the terms of the rental agreement, the CLDI insurance certificate in your card package and any other insurance you own to decide which coverage best meets your protection needs. Trip Cancellation and Trip Interruption may not cover certain pre-existing health/medical conditions. Certain RSA coverage(s) are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available). For more information, call RSA toll-free at 1 866 363-3338 in Canada, Continental U.S. and Hawaii or collect from elsewhere at 1 905 403-3338.

All information is valid at the time of printing and is subject to change without notice.

*Trademark of Visa Int., used under license.

The Contactless Indicator is a trademark of EMV Co. LLC.

™ Air Canada Maple Leaf Lounge is a trademark of Air Canada, used under license.

® Air Canada, Air Canada Express, Air Canada Rouge, and the Air Canada Maple Leaf Logo are registered trademarks of Air Canada, used under license.

® Air Canada Vacations is a registered trademark of Air Canada, used under license by Touram Limited Partnership, 1440 St. Catherine W., Suite 600, Montreal, QC.

Aerogold®, Aeroplan and the Aeroplan logo are registered trademarks of Aimia Canada Inc.

Interac® is a registered trademark of Interac Inc.; CIBC auth. user.

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

Budget® is a registered trademark licensed to Budgetcar Inc. for use in Canada.

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

