

# YOUR BENEFITS GUIDE

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## Welcome to your CIBC Aerogold® Visa\* Card for Business



## Benefits at a Glance

### BUSINESS, TRAVEL, AND REWARDS BENEFITS THAT PUT YOUR BUSINESS *MILES AHEAD*®

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## WELCOME TO THE CIBC AEROGOLD VISA CARD FOR BUSINESS.

Your new CIBC Aerogold Visa Card for Business comes with our promise to help you get the very most out of your credit card.

It starts with numerous benefits that help you manage business spending and control your company's bottom line. And then, of course, there are the rewards. You'll earn Aeroplan® Miles whenever you make a purchase with your new card. When it comes time to redeem your Aeroplan Miles, you'll have a selection of travel, dining, and entertainment options.

How you use all your new card features and benefits is totally up to you. But one thing is certain. It's a **credit card on your terms**®.

Please take a moment to read through this guide and learn more about everything your new card has to offer you and your business. We think you'll be impressed – and even more confident that you've made the right choice. **Enjoy.**

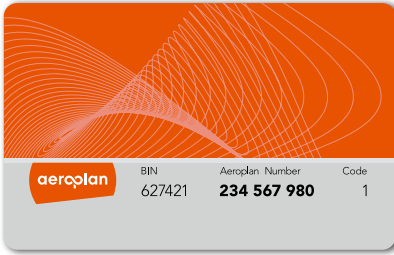
# MORE WAYS TO EARN MILES FASTER.

We want to get you closer to your dream travel destination. That's why the CIBC Aerogold Visa Card for Business has several ways to help you earn more Aeroplan Miles.

## ACCELERATE YOUR EARNINGS

- Earn 1 Aeroplan Mile for every \$1 spent using your card<sup>1</sup>
- With our Mileage Multiplier® feature, watch the miles add up even faster
  - Earn 1.5 Aeroplan Miles for every \$1 spent at airlines, hotels, car rental agencies, travel agencies and gas stations<sup>2</sup>
- When you use your card at participating CIBC Bonus Rewards merchants:<sup>3</sup>
  - Earn 1.5 Aeroplan Miles for every \$1 spent when you use your card at participating CIBC Bonus Rewards restaurants, hotels, inns, spas and retailers across Canada.
  - For more information and to access a complete listing of participating CIBC Bonus Rewards merchants, visit [www.cibcbonusrewards.com](http://www.cibcbonusrewards.com)





- Earn Miles twice when you pay with your CIBC Aerogold Visa Card for Business and show your Aeroplan Membership Card at over 150 partners and 100 online retailers and when you fly with Air Canada and its Star Alliance partners. Earning twice helps you be rewarded sooner.<sup>4</sup>

#### **AEROPLAN MILES WILL NOT EXPIRE<sup>5</sup>**

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

For more information on Aeroplan Rewards please visit [aeroplan.com](http://aeroplan.com)



# AIR CANADA GOES THE EXTRA MILE FOR YOU.

With your CIBC Aerogold Visa Card for Business you can also enjoy additional Air Canada benefits<sup>6,7</sup>

## **PRIORITY CHECK-IN AND PRIORITY BOARDING<sup>8</sup>**

You and your companion travelling together on the same reservation on an Aeroplan Flight Reward operated by Air Canada<sup>®</sup> Air Canada rouge<sup>®</sup> or under the Air Canada express<sup>®</sup> banner can enjoy the convenience of priority check-in and priority boarding. Where boarding by zone is available, your priority boarding benefit will upgrade you to Zone 2. Benefit only applies when you book your flight by redeeming the miles from your Aeroplan account.

## **COMPLIMENTARY FIRST CHECKED BAG<sup>9</sup>**

As the primary cardholder, you'll receive one complimentary first checked bag, up to 23 kg (50 lbs) when travelling using an Aeroplan Flight Reward operated by Air Canada, Air Canada rouge or under the Air Canada express banner. Benefit only applies when you book your flight by redeeming the miles from your Aeroplan account.

## **ANNUAL ONE-TIME GUEST ACCESS BENEFIT TO AN AIR CANADA MAPLE LEAF LOUNGE<sup>TM10</sup>**

**Relax in the Air Canada Maple Leaf Lounge.** As the primary cardholder, you'll receive one (1) Maple Leaf Lounge One-Time Guest Access Benefit every calendar year (January 1 – December 31). You'll enjoy access to the Air Canada Maple Leaf Lounge, where available, when you present your CIBC Aerogold Visa Card for Business and a valid, same-day boarding pass for travel using an Aeroplan Flight Reward on a flight operated by Air Canada, Air Canada rouge, or under the Air Canada express banner. Benefit only applies when you book your Aeroplan Flight Reward by redeeming the miles from your Aeroplan account.

# EXPLORE, REDEEM & DISCOVER REWARDS.

## **REWARD YOURSELF WITH MORE THAN TRAVEL**

You can redeem your Aeroplan Miles for more rewards than ever before! Use your miles for unforgettable experiences, whether you want to escape from it all with car rental and hotel rewards or with cruises and vacation packages to sunny destinations. Or take advantage of a wide variety of gift cards, brand name merchandise from luggage, electronics and home décor to toys, tools and much more!

For more information on Aeroplan Rewards, visit [aeroplan.com](https://aeroplan.com)

# DISCOVER ALL THE REWARDS COMING YOUR WAY.

## AIM FOR DISTINCTION

Distinction™ is Aeroplan's recognition program that rewards top accumulating members. Every dollar you spend on your CIBC Aerogold Visa Card for Business brings you closer to qualifying for Distinction and enjoying a range of Distinction benefits such as exclusive flight rewards, bonus mile offers and benefits.

Visit [distinction.aeroplan.com](http://distinction.aeroplan.com) for details.

## THREE LEVELS OF QUALIFICATION

**d**silver

Earn 25,000 eligible Aeroplan Miles per calendar year

**d**black

Earn 50,000 eligible Aeroplan Miles per calendar year

**d**diamond

Earn 100,000 eligible Aeroplan Miles per calendar year

## REDEEM YOUR AEROPLAN MILES

Go as far as you wish with your Aeroplan Miles

Fly with Air Canada and the Star Alliance member airlines to over 1,200 destinations in more than 190 countries.

CHOOSE YOUR DESTINATION	REDEEM YOUR AEROPLAN MILES FOR A ROUND-TRIP* FIXED MILEAGE FLIGHT REWARDS		
	Economy	Business	First
Short-haul flight within Canada and continental U.S.	15,000	25,000	
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	90,000/ 105,000	125,000/ 145,000

\*You can also redeem for one-way flights at 50% of the miles needed for a round-trip Fixed Mileage Flight Rewards. The above chart reflects flight rewards as of January 1, 2014 and is subject to change at any time. For complete information, visit [aeroplan.com/flightrewards](http://aeroplan.com/flightrewards)

For more information on how to redeem your Aeroplan Miles, visit [aeroplan.com/useyourmiles](http://aeroplan.com/useyourmiles) or call the Aeroplan Contact Centre at 1 800 361-5373.

## RELAX. YOUR CARD HAS YOU COVERED.

Your CIBC Aerogold Visa Card for Business comes with comprehensive insurance and travel benefits, so you get the peace of mind you need while travelling with your family. Remember to review your coverage before departure.

### **FLIGHT DELAY AND BAGGAGE INSURANCE<sup>11</sup>**

**Travel delays? Breathe easy.** Purchase any scheduled flight with your CIBC Aerogold Visa Card for Business and receive up to \$500 (CDN) coverage for reasonable and necessary hotel, motel or restaurant expenses, up to \$100 (CDN) for ground transportation and up to \$100 (CDN) for entertainment expenses when you are delayed boarding for more than four hours. Your insurance also includes up to \$500 (CDN) for immediate daily necessary and reasonable emergency purchases for essential clothing and sundry items when your baggage on your outbound trip is delayed more than six hours. Purchases may be made during the baggage delay period, but must be made within four days of the occurrence. Plus, your insurance includes up to \$500 (CDN) for the loss or damage of your checked baggage. Baggage Insurance is “excess insurance” and covers you only to the extent your claim exceeds the coverage of other insurance or indemnity available to you.

### **PURCHASE SECURITY & EXTENDED PROTECTION INSURANCE<sup>11</sup>**

Enjoy added security and protection on your purchases. Your CIBC Aerogold Visa Card for Business comes with Purchase Security at no additional cost to you. This means that most new items of personal property you purchase 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 actually double the period of a manufacturer’s original warranty up to one year on most purchases. That makes your CIBC Aerogold Visa Card for Business ideal for new purchases like electronic equipment and appliances. This is “excess insurance” meaning all other sources of recovery, indemnity or insurance coverage must be exhausted before this insurance pays any benefits to you.

For information, or to make a claim, please call 1 866 363-3338 (in Canada and Continental U.S.A., including Hawaii). From all other locations, including Mexico, call collect 905 403-3338. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.



### **CIBC VISA AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE<sup>11</sup>**

**Smart savings opportunity.** As a CIBC Aerogold Visa Card for Business cardholder, you can save up to \$25 a day on car rental insurance. Simply charge the full cost of your car rental to your CIBC Aerogold Visa Card for Business and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You'll then be protected by Auto Rental Collision/Loss Damage Insurance.

### **COMMON CARRIER ACCIDENT INSURANCE<sup>11</sup>**

**Travel with your mind at ease.** Flying or travelling by ferry, train or bus? Simply charge your fare to your CIBC Aerogold Visa Card for Business and you, as the primary cardholder, your spouse and dependent children will automatically be covered with up to five hundred thousand dollars (\$500,000) Common Carrier Accident Insurance.

### **CAR RENTAL DISCOUNTS<sup>12</sup>**

**Take advantage of additional savings.** As a CIBC Aerogold Visa Card for Business cardholder, you can receive valuable car rental discounts at participating locations worldwide when you pay with your CIBC Aerogold Visa Card for Business.

For information, please call 1 866 363-3338 or call collect 905 403-3338. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.






## MAKING PAYMENTS, NO PROBLEM.

Another great feature of your CIBC Aerogold Visa Card for Business? Convenience. With your card, we've made sure that making payments is always fast, secure and simple.

### **VISA PAYWAVE\* )))**

Available on your Visa payWave enabled CIBC Aerogold Visa Card for Business and eligible registered smartphones through the CIBC Mobile Payment App. This no-fee payment feature is a great alternative to using cash for purchases up to \$100. Simply look for merchant terminals with the  symbol, hold your CIBC Aerogold Visa Card for Business or smartphone in front of the merchant terminal and you're on your way!<sup>13</sup>

For more information, including a list of eligible smartphones and other requirements, visit [www.cibc.com/ca/features/mobile-payment.html](http://www.cibc.com/ca/features/mobile-payment.html)

### **FLEXIBILITY OF A LINE OF CREDIT AT YOUR DISPOSAL**

In addition to the convenience of a credit card, your CIBC Aerogold Visa Card for Business also gives you the flexibility of a line of credit. So, when you have bills to pay (and are waiting for clients to pay you) you have the added flexibility and purchasing power you need.



## THE CHIP-ENABLED CIBC VISA CARD CHIP TECHNOLOGY.

### **ADDED SECURITY TO YOUR EVERYDAY SPENDING**

CIBC is committed to providing you with a secure system against credit card fraud. To that end, CIBC Visa cards use chip technology, which enhances the security of the magnetic stripe payment system. Each card uses an embedded microchip to encrypt information, making it more difficult for unauthorized users to copy or access card data. Wherever chip technology is available, a PIN (Personal Identification Number) will be required to authorize a transaction, much like a debit transaction.

Visit [www.cibc.com/chipcard](http://www.cibc.com/chipcard) for more information.

### **FREE PERSONALIZED CONVENIENCE CHEQUES**

Transfer higher rate balances, consolidate bills, or make purchases in places that don't otherwise accept credit cards. CIBC Convenience Cheques make it simple. Write them like any other cheque to a person or business, or to pay off a non-CIBC credit card and the amount will appear on your statement.<sup>14</sup>

Call 1 800 465-4653 to order your free supply of personalized Convenience Cheques.

### **COMMISSION-FREE REGULAR AMERICAN EXPRESS TRAVELLERS CHEQUES**

Simple savings when you travel. As a CIBC Aerogold Visa Card for Business cardholder, you save the normal 1% commission on regular travellers cheques, and pay a reduced commission rate of 0.75% on dual signature travellers cheques (Cheques for Two®). Simply show your CIBC Aerogold Visa Card for Business when you purchase regular American Express Travellers Cheques® at any CIBC branch in Canada.

Note: if you would like information on exchange rates, call CIBC at 1 800 465-CIBC (2422).

# BANKING MADE EASY.

Want to be able to bank on the go, with convenient features like automatic payments and instant cash advances? Your CIBC Aerogold Visa Card for Business takes some of the hassle out of banking.

## **E-STATEMENTS OFFER EASE AND CONVENIENCE**

With your eStatement you can view a free electronic copy of your current or previous available credit card and bank account statements online anytime, any day, and download them to your computer. Signing up for eStatements allows you to be notified of account changes while saving paper and reducing clutter in the process. Simply sign in to CIBC Online Banking® to get started.

## **AUTO PAY SERVICE**

**Staying on top of your payments is now even easier.** Sign up for CIBC Auto Pay Service – an automatic service that debits your card payment from your chosen bank account – and take paying your CIBC Visa bill off your list of things to do.

Choose to pay either the minimum payment or the total new balance on the payment due date for each month. If you choose the minimum payment, and your balance exceeds your credit limit on a statement date, on the payment due date we will also debit from your bank account the amount by which your balance exceeds your credit limit. To request an Auto Pay Service Authorization Form, call 1 800 465-4653.

## **ACCESS TO CASH ADVANCES**

**Access to cash, wherever and whenever you need it.** You have instant access to up to \$1,000 daily with your CIBC Visa card, subject to your available credit and your available cash, at any CIBC Instant Teller® Machine or any of the nearly one million bank machines displaying the Visa, Interac® or Plus® System symbols.<sup>15</sup> All you need is your card and your PIN.

## **CARD REPLACEMENT AND UP TO \$5,000 IN EMERGENCY CASH ADVANCES**

**Simple services to ease your mind.** The last thing you should worry about, whether you're travelling or at home, is your credit card. That's why, if your card is lost or stolen, or if you suspect someone is using your card or the card number, all you have to do is contact a CIBC branch, CIBC Telephone Banking or CIBC Credit Card Services as soon as possible. We will then take the steps necessary to recover your card for you, including reporting your lost or stolen card to the appropriate authorities. A lost or stolen CIBC Visa credit card should be reported immediately by calling 1 800 663-4575.

Remember, you can also receive an emergency cash advance of up to \$5,000, subject to your available credit and your available cash, if your card is lost or stolen.<sup>15</sup>

## STRESS-FREE FINANCIAL MANAGEMENT.

Your CIBC Aerogold Visa Card for Business can help you manage, track and organize your credit card activity. It can also help keep you protected from fraud. Here are just a few of the benefits so you can rest easy.

### **CIBC CREDITSMART® – A SUITE OF SMART CREDIT MANAGEMENT FEATURES EXCLUSIVELY FROM CIBC**

**Online Spend Report:** get a more detailed view of your credit card spending and create customized monthly budgets.

**Personal Spend Manager:** create your own personal spend categories to track and manage what's important to you.

**Enhanced Monthly Statement:** track and manage your monthly and year-to-date spending organized in 10 common spend categories on your printed statement.

**Credit Report Alerts:** stay up-to-date on key changes to your personal credit report so you're aware of any unusual activity on your credit file.<sup>16</sup>

**Spend Alerts:** set up alerts through CIBC Online Banking and choose to be notified by phone, e-mail or online message when you've exceeded your customized budget or are nearing your credit limit.<sup>17</sup>

**Fraud Alerts:** set up alerts and choose to be notified as soon as possible about potential unauthorized use of your credit card through alerts by e-mail or online message.

**Identity Theft Assistance:** get quick access to guidance and clear instructions on what to do if you suspect you're a victim of identity theft by calling 1 800 465-4653.

From ways to help manage spending to features that offer new levels of card security, your CIBC Aerogold Visa Card for Business is **the card for the way you live life.**

On your terms.®

### **ADDITIONAL CARDS**

**Earn Aeroplan Miles up to nine times faster.** As a CIBC Aerogold Visa Card for Business primary cardholder, you can request up to nine additional cards for your employees (as authorized users) for only \$50 each annually. You'll earn Aeroplan Miles on all their card spending. At the end of each month, all charges will appear on your monthly statement, which means you'll only have one payment to make. Even better, with CIBC CreditSmart features you'll be able to view all your card purchases organized into spend categories, set budgets and more.

Call 1 800 465-4653 to inquire about requesting additional cards.

## **AUTHORIZED USER SPENDING LIMITS**

Your card comes with a unique Authorized User Spending Limit feature – at no additional cost! You can manage authorized users' spending by assigning specific spending limits for purchases and cash to any authorized users. This way your authorized users will have access to funds they need while you monitor their spending activity on your account! As the primary cardholder, you can contact us at any time to change any authorized user spending limits. With this option, authorized users are able to make purchases and cash transactions each month up to the spending limits assigned to them. There is comfort and peace of mind in knowing that authorized users can only spend up to an allotted amount!<sup>18</sup>

Call 1 800 465-4653 to add authorized users and assign spending limits, or visit [www.cibc.com/spendinglimits](http://www.cibc.com/spendinglimits) to get more information.

## **PRIVACY**

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 U.S.A., or 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](http://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 [www.cibc.com](http://www.cibc.com). This policy may be amended, replaced or supplemented from time to time.

## **KEEP YOUR BENEFITS GUIDE**

It's a good idea to keep Your Benefits Guide for future reference. You never know when you may need important information or phone numbers for your CIBC Aerogold Visa Card for Business.

# NOTES

- 1 Aeroplan Miles are earned on card purchases less returns, and not on cash advances, interest, fees, balance transfers, payments or Convenience Cheques. Taxes, landing and departure fees and other charges and surcharges may apply to Aeroplan reward travel. Aeroplan partners, rules and regulations are subject to change without notice, please refer to [aeroplan.com](http://aeroplan.com). Aeroplan Miles will be awarded only if your CIBC Aerogold Visa Card for Business account is in good standing on the monthly statement date (otherwise Aeroplan Miles are cancelled).
- 2 Earn 1.5 Aeroplan Miles on purchases (excluding returns) at merchants classified in the Visa network as service stations/automated gas dispensers, airlines, hotels, car rental agencies, cruise lines, travel agencies/tour operators, 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). The \$80,000 limit will reset to zero after the day your December statement is printed. Terms, conditions and eligible merchant categories may change without notice.
- 3 The number of rewards you may earn differs based on the participating CIBC Bonus Rewards establishment and may only be earned when you use your CIBC Aerogold Visa Card for Business for payment. Some restrictions apply. Take-out, gift certificates and retail merchandise for purchase at a participating restaurant establishment may not qualify. The CIBC Bonus Rewards Benefit cannot be combined with other promotional offers. CIBC Bonus Rewards terms, conditions and participating establishments may change without notice. For full details, visit [cibcbonusrewards.com](http://cibcbonusrewards.com).
- 4 CIBC is not responsible for any Aeroplan Miles earned under this feature of the Aeroplan Program. Feature may be changed, withdrawn or extended at any time and cannot be combined with any other offer. Visit [aeroplan.com](http://aeroplan.com) for details.
- 5 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, provided that your credit card account is in good standing. Visit [aeroplan.com](http://aeroplan.com) for the full terms and conditions of the Aeroplan Program.
- 6 Your CIBC Aerogold Visa Card for Business account must be in good standing for you to receive or use cardholder benefits including Air Canada benefits.
- 7 All Air Canada benefits are fulfilled by Air Canada, its designated affiliates, or other third parties, and are subject to change at any time without notice.
- 8 **Air Canada Benefit Eligibility – Priority Travel Services:** With your CIBC Aerogold Visa Card for Business, Air Canada benefits (**the complimentary first checked bag, priority check-in and priority boarding**) apply whenever you travel using an Aeroplan Flight Reward only, 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. To access these benefits, you must redeem your Aeroplan Flight Reward (defined as Fixed Mileage Flight Rewards or Market Fare Flight Reward) with miles from your Aeroplan account, and must also ensure that the name on the Air Canada flight booking is identical to the name on the Aeroplan account profile of the traveller. Where boarding by zone is available, the priority boarding status will be recognized by a Zone 2 descriptor for you and your companions travelling on the same reservation checking-in at the same time, which will be displayed on the Air Canada issued boarding pass. Priority check-in may also be extended to companions travelling on the same reservation checking-in at the same time as you. To access priority check-in and priority boarding, you may be required to show your CIBC Aerogold Visa Card for Business to the Air Canada agent. Please allow two weeks from receiving your card for these Air Canada benefits to be activated.
- 9 **Air Canada Benefit Eligibility – The complimentary first checked bag,** up to 23 kg (50 lbs), applies whenever you travel using an Aeroplan Flight Reward only, 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. To access this benefit, you must redeem your Aeroplan Flight Reward (defined as Fixed Mileage Flight Rewards or Market Fare Flight Reward) with miles from your Aeroplan account, and must also ensure that the name on the Air Canada flight booking is identical to the name on the Aeroplan account profile of the traveller. The complimentary first checked bag applies solely to you, and service charges for additional/oversized/overweight baggage may apply. Applicable on flights that do not already offer a complimentary first checked bag. To access this benefit, you may be required to show your CIBC Aerogold Visa Card for Business to the Air Canada agent. Please allow two weeks from receiving your card for these Air Canada benefits to be in effect.

- 10 **Air Canada Benefit Eligibility – Air Canada Maple Leaf Lounge One-Time Guest Access Benefit:** With your **CIBC Aerogold Visa Card for Business**, you will receive one (1) Air Canada Maple Leaf Lounge One-Time Guest Access Benefit once every calendar year (January 1 – December 31). You may access an Air Canada Maple Leaf Lounge, where available, upon presentation of your **CIBC Aerogold Visa Card for Business** 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, you must redeem your Aeroplan Flight Reward (defined as Fixed Mileage Flight Rewards or Market Fare Flight Rewards) with miles from your Aeroplan account. Each Air Canada Maple Leaf Lounge One-Time Guest Access Benefit applies for a single entry during the calendar year for which it was provided by you only and cannot be carried forward to the next calendar year or transferred to another person. Additional conditions apply and are outlined on [aircanada.com/cibcbenefits](http://aircanada.com/cibcbenefits). Air Canada Maple Leaf Lounge access is subject to availability and all other then-current terms and conditions located at <http://www.aircanada.com/en/travelinfo/airport/maplelounges/tc.html> that are subject to change at Air Canada's sole discretion. Please allow two weeks from receiving your card for these Air Canada benefits to be in effect.
- 11 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 [www.cibc.com/ca/credit-card/agreements-insurance.html](http://www.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. 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 905 403-3338.
- 12 Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only. Visit [www.cibc.com](http://www.cibc.com) for further details.
- 13 Subject to merchant transaction limits.
- 14 Personalized 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.
- 15 Cash advances do not earn Aeroplan Miles. Cash advances bear interest from the date they are taken.
- 16 This service is provided by Equifax Canada, a leading credit bureau in Canada.
- 17 Transactions must first be posted to your account before they can trigger a CIBC CreditSmart spend alert. It may then take up to 24 hours after a triggering transaction is posted for an alert to be sent.
- 18 The primary cardholder may assign and change the Authorized User Spending Limits on the credit card account for any authorized user(s) by contacting CIBC. CIBC may make adjustments to the spending limits any time following a decrease in the credit limit or cash limit of your credit card account. The spending limits for authorized users will also be subject to the overall credit and cash limit on the credit card account. "Cash" refers to cash advances, CIBC Convenience Cheques and balance transfers. For full details visit [www.cibc.com/spendinglimits](http://www.cibc.com/spendinglimits).

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Air Canada® Air Canada express® and Air Canada rouge® are registered trademarks of Air Canada, used under license.

Aerogold® and Aeroplan® are registered trademarks of Aimia Canada Inc.; used under license. Distinction™ and Market Fare Flight Rewards™ are trademarks of Aimia Canada Inc.

Interac® is a registered trademark of Interac Inc.; CIBC authorized user of the mark.

\*Visa, \*Visa payWave and \*Plus are trademarks of Visa International Service Association and used under license.

American Express Travellers Cheques® and Cheques for Two® are registered trademarks of American Express Company. Used under license from American Express.

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# IMPORTANT CONTACT INFORMATION

## **CIBC CREDIT CARD SERVICES**

For current Hours of Business, please visit  
In Canada and the U.S.  
Elsewhere

[www.cibc.com](http://www.cibc.com)  
1 800 465-4653  
514 861-4653



Telecommunications Device for the Deaf  
(TDD) (in North America)

1 877 331-3338

## **CIBC LOST OR STOLEN CARD REPLACEMENT AND EMERGENCY ASSISTANCE**

In Canada and the U.S.  
Elsewhere

1 800 663-4575  
514 861-9898

### **Emergency Assistance**

In Canada and the U.S.  
Elsewhere

1 800 814-7442  
416 784-5357

## **VISA LOST OR STOLEN CARD REPLACEMENT AND EMERGENCY ASSISTANCE**

(available outside of Canada)

The U.S.  
Elsewhere

1 800 VISA-911  
410 581-9994

## **OTHER SERVICES**

### **CIBC Visa Auto Rental Collision/Loss Damage Insurance**

In Canada and the U.S.  
Elsewhere (call collect)

1 866 363-3338  
905 403-3338

### **Flight Delay and Baggage Insurance**

Anywhere in North America  
Elsewhere (call collect)

1 866 363-3338  
905 403-3338

### **Common Carrier Accident Insurance**

In Canada and the U.S.  
Elsewhere (call collect)

1 866 363-3338  
905 403-3338

### **AVIS Worldwide Reservations**

1 800 879-2847

### **Budget® Reservations**

1 800 268-8900

### **Optional CIBC Travel Insurance**

Anywhere in North America  
Outside North America (call collect)

1 800 898-0392  
416 340-8187

## **IMPORTANT WEBSITES**

CIBC  
CIBC CreditSmart  
CIBC Bonus Rewards  
Aeroplan  
Air Canada  
Visa payWave

[www.cibc.com](http://www.cibc.com)  
[www.cibccreditsmart.com](http://www.cibccreditsmart.com)  
[www.cibcbonusrewards.com](http://www.cibcbonusrewards.com)  
[www.aeroplan.com](http://www.aeroplan.com)  
[www.aircanada.com](http://www.aircanada.com)  
[www.cibc.com/paywave](http://www.cibc.com/paywave)

## **AEROPLAN CONTACT CENTRES**

If you have any questions about Aeroplan, call the Aeroplan Contact Centre between 7 a.m. and 11 p.m. (North America) seven days a week. Or please call your local Air Canada sales office. Refer to [aeroplan.com](http://aeroplan.com) for more details:

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Bermuda, the Cayman Islands, Jamaica and Trinidad  
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852 2521-2138  
0871 220-7777  
514 395-0300

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