

Your Quick Reference Guide:

- 1. Activate your card:** Call CIBC at 1 800 465-4653 (in Canada and the U.S.) or 1 514 861-4653 (from elsewhere).
- 2. Register to get your Visa Infinite Privilege benefits:** Go to visainfinite.ca/privilege to create a Visa Infinite Privilege profile and view the collection of unique dining, travel and lifestyle benefits. (Pg 9)
- 3. Start using your card:** Pay for day-to-day purchases and monthly payments to accelerate your miles earnings.¹ (Pg 2)
- 4. Register for CIBC Online Banking® and download the CIBC Mobile Banking® App** to help stay on top of your spending. (Pg 22)
- 5. Sign up for Apple Pay:** Apple Pay allows you to easily pay using your iPhone, iPad or Apple Watch. (Pg 22)
- 6. Enroll in Visa Checkout®:** Register your card at cibc.com/visacheckout to save time checking out when you shop online. (Pg 22)
- 7. Slip the Contact Card from the front of this Welcome Kit into your wallet:** You'll have a handy reference any time.

CIBC Aerogold® Visa Infinite Privilege* Card

Accelerated Rewards. Elevated Benefits.®

Congratulations.

Welcome to a credit card experience like no other. The CIBC Aerogold® Visa Infinite Privilege* Card is designed to enhance all your journeys in life, taking you further than ever before.

Your portfolio of premium benefits includes the ability to earn Aeroplan Miles whenever you make a purchase with your card. And that's just the beginning. From exclusive luxurious global travel and hotel opportunities, to pampering service, perks and peace of mind at every turn, this card is your VIP passport to a truly exceptional experience at home and around the world.

We are confident that your decision to become a CIBC Aerogold Visa Infinite Privilege cardholder will prove to be a very rewarding one. Be sure to start taking advantage of all the exclusive benefits it has to offer you, today. And enrich all your life's journeys, every step of the way.

Cambodia



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Accelerate your earning.

- Earn 1.25 Aeroplan Miles for every \$1 spent using your card¹
- Earn 1.5 Aeroplan Miles for every \$1 spent on gas, grocery, drugstore and Air Canada purchases²
- Earn Aeroplan Miles twice when you pay with your CIBC Aerogold Visa Infinite Privilege Card and show your Aeroplan Membership Card at over 150 Aeroplan partner brands, 100 online retailers through the Aeroplan estore and when you purchase a flight operated by Air Canada® and its global network of partner airlines³



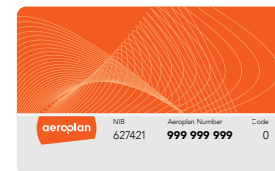
Your Aeroplan Miles will not expire

Aeroplan Miles will not expire as long as you are a CIBC Aerogold Visa Infinite Privilege cardholder, so they're available when you're ready to travel.⁴

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



+



Order additional cards – You can receive up to nine additional cards. Give them to your spouse, other family members, or anyone else you wish to help maximize the opportunities to earn Aeroplan Miles. There is a \$99 annual fee per additional card.

Authorized User Spending Limits at no additional charge – If you have assigned any authorized users, you can easily set specific monthly spending limits for purchases and cash to any authorized user(s). This way they will have access to funds they need up to the limits you have set, while you monitor their spending activity on your account. As the primary cardholder, you can call us at any time to change Authorized User Spending Limits.⁵ Visit cibc.com/spendinglimits for more information.

Auto Pay Service to help you stay on top your payments – Set up automatic debit payments from your chosen CIBC bank account, so you don't have to worry about making payments manually. You can 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 option and your balance exceeds your credit limit on a statement date, we will also debit from your bank account the amount by which your balance exceeds your credit limit.

Aim for Aeroplan status

Aeroplan rewards its top accumulating members. Every dollar you spend on your CIBC Aerogold Visa Infinite Privilege Card brings you closer to qualifying for Aeroplan status.

Anantara Kihavah Villas, Maldives



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
when you redeem for a
Market Fare Flight Reward

up to **20%** off

up to **25%** off

up to **35%** off

Bonus Miles

Air Canada Getaway Bonus
on eligible round trips

500 Aeroplan
Status Bonus Miles

1,000 Aeroplan
Status Bonus Miles

1,500 Aeroplan
Status Bonus Miles

Earn 2X the miles per dollar
spent when you shop online
with SHOP.CA

2x

2x

2x

Aeroplan status bonus
when you shop online
at the Aeroplan eStore

2x

2x

3x

Privileges

Priority access to the Aeroplan Contact Centre, preferential treatment at Fairmont Hotels & Resorts, Aeroplan Exclusives (unique rewards available only to members with Aeroplan status through an online auction site) and limited-time offers.

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, exclusively offered to Aeroplan Members at fixed mileage levels
- **Market Fare Flight Rewards:** offers access to any seat at any time on all Air Canada flights at mileage levels that are 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 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.⁶

Booking and cancellation flexibility:

- Book your ticket up to 2 hours before departure^{7,8}
- Advance seat preference selection at no charge
- Cancel or change – Up to 2 hours before departure, call to cancel or change flight times, dates, origin, routing. Standard fees may apply^{7,8}
- 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
- Access to available Market Fare seats on Air Canada operated flights, excluding flights to Cuba or Air Canada Vacations charter flights⁹

Phuket, Thailand



Discover rewards that go beyond flights

Build your perfect escape, including car rentals and hotel stays, or purchase complete vacation packages like cruises and all-inclusive resort getaways. You can also redeem for a wide variety of gift cards (including Air Canada) and brand name merchandise including luggage, electronics, home & garden products, Air Canada Maple Leaf Lounge™ passes, jewelry, tools and much more!

To learn more about redemption, visit aeroplan.com or call Aeroplan at 1 800 361-5373. To call from international destinations, see page 28.



Travel with ease and style.

The Visa Infinite Privilege Concierge at your convenience^{10,11}

24 hours a day, 7 days a week, from virtually anywhere in the world, you now have access to the Visa Infinite Privilege Concierge. So you can get the most from life whenever you travel, shop and use your card. Consider the Concierge your own personal assistant, able to offer expert insights and helpful advice on everything from travel bookings and tickets to restaurant recommendations and much more.

You can send a request online by creating a profile and/or logging in at visainfinite.ca/privilege. Call the Visa Infinite Privilege Concierge toll-free at 1 855 822-1240 (from Canada & U.S.) or call collect at 1 303 967-1036 (from outside Canada & U.S.)

Exclusive access to visainfinite.ca/privilege^{10,11}

An exclusive website for Visa Infinite Privilege cardholders that provides information on Concierge services, enhanced dining and hotel benefits, special travel offers and more – making it one of the most exciting benefits of being a CIBC Aerogold Visa Infinite Privilege cardholder.

Visit visainfinite.ca/privilege to enroll in your benefits, create your own personal preferences and view the collection of unique dining, entertainment and hotel offers. Subscribe to Visa Infinite Privilege emails to be amongst the first notified of new offers and events.

Get a 50% Discount on a Companion Business Class Ticket^{12,13}

Once every calendar year, you (the primary cardholder) will be eligible for a 50% discount on a companion ticket when you purchase from Air Canada two Business Class (Flexible) fares (classes J, C and D) for you and a companion booked on the same reservation on a flight operated by Air Canada or under the Air Canada express® banner.

Book online at aircanada.com using that year's promotional code which will be emailed or mailed to you by Aeroplan.




Taking travel to another level

Airport parking and valet discounts^{10,16} – VIP treatment for you and your vehicle

Take advantage of airport parking benefits that will help to ensure every step of your journey is as effortless and enjoyable as possible.

Access exclusive dedicated parking spots at Vancouver International Airport and Ottawa International airport. Plus, show and use your card to receive exclusive Valet parking discounts at Montréal-Pierre Elliott Trudeau International Airport and Vancouver International Airport, and Standard parking discounts at Ottawa International Airport. Airport Benefits & Services vary by airport and are subject to full terms and conditions available at visainfinite.ca/privilege.



Dedicated airport taxi and limo lane^{10,16} – a benefit you can't wait to enjoy

Now getting home, to your hotel or meeting is easier than ever.

Simply show your card to access Visa Infinite Privilege taxi/limousine lines at Vancouver International Airport. Airport Benefits & Services vary by airport and are subject to full terms and conditions available at visainfinite.ca/privilege.

Get access to Priority Check-in^{12,14}

When travelling on flights operated by Air Canada, Air Canada Rouge™ or under the Air Canada express banner, you, the primary cardholder (and your travel companions booked on the same reservation and checking in at the same time) can enjoy the convenience of priority check-in.

To use the dedicated Air Canada priority check-in counters, simply include your Aeroplan Number on your reservation at time of booking (or redeem your Aeroplan Flight Reward by using miles from your Aeroplan Account), and then present your card to the Air Canada representative. Be sure your name on the reservation is the exact same as the name on your Aeroplan Account.

Receive Complimentary First Checked Bag^{12,14}

As the primary cardholder, your first checked bag will be complimentary whenever you travel on a flight operated by Air Canada, Air Canada Rouge or under the Air Canada express banner.

When you include your Aeroplan number on your reservation at time of booking (or redeem your Aeroplan Flight Reward with miles from your Aeroplan Account), the complimentary first checked baggage will automatically be prompted by the system, regardless of check-in method. Check in via mobile, online, airport kiosk or an agent and be sure that the name on your reservation is the exact same as the name on your Aeroplan Account.

VIP Security Fast Track Lanes at select airports, just by presenting your card

Be on your way sooner with VIP fast track lanes at Montreal, Vancouver and Ottawa International Airports.^{10,16}

Present your CIBC Aerogold Visa Infinite Privilege Card to security personnel, along with your boarding pass, at the International, Domestic and Trans-border checkpoints. Airport Benefits & Services vary by airport and are subject to full terms and conditions available at visainfinite.ca/privilege.

Unwind before you fly with ten airport lounge visits

Global Airport Lounge Access^{11,18} with Priority Pass™ gives you access to 850+ airport lounges – six annual lounge visits^{10,17}

Complimentary Priority Pass Membership offers you global airport lounge access, plus six complimentary lounge visits per membership year per registered cardholder – complimentary lounge visits can be used for you and your travel companions, regardless of air carrier or class of travel.

You and any secondary cardholders may each enroll for this benefit separately. Enroll for the Global Airport Lounge Access benefit by visiting visainfinite.ca/privilege or calling the Visa Infinite Privilege Concierge. Once you and any secondary cardholders have enrolled, you will each receive a Priority Pass Welcome Kit containing your membership card.

Take advantage of four Annual One-Time Guest Access Benefits^{12,15} to an Air Canada Maple Leaf Lounge™ with Aeroplan Flight Rewards.

As the primary cardholder, you'll automatically receive four (4) Air Canada Maple Leaf Lounge One-Time Guest Access Benefits every calendar year (January 1 – December 31).

Enjoy access to an Air Canada Maple Leaf Lounge by presenting your CIBC Aerogold Visa Infinite Privilege Card 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 your Aeroplan Flight Reward is redeemed using Miles from your Aeroplan Account. One-Time Guest Access Benefits may be shared with travel companions provided they are on the same Aeroplan Flight Reward – additional conditions apply.



Enjoy Priority Boarding^{12,14}

When you, the primary cardholder, travels on flights operated by Air Canada, Air Canada Rouge or under the Air Canada express banner, you (and your travel companions booked on the same reservation and checking in at the same time) can enjoy priority boarding.

Your passes will automatically indicate your upgrade to Zone 2. Be sure to include your Aeroplan Number on your reservation at time of booking (or redeem your Aeroplan Flight Reward by using miles from your Aeroplan Account) and that the name on your reservation is the exact same as the name on your Aeroplan Account.

The privileges continue once your flight arrives

Visa Infinite* Luxury Hotel Collection^{10,18}

Use your card to book a stay through the Visa Infinite Luxury Hotel Collection, and enjoy these exclusive benefits at any of 900+ intriguing and prestigious properties around the world:

- Best Available Rate Guarantee
- Automatic Room Upgrade Upon Arrival
- Complimentary In-Room Wi-Fi
- Complimentary Daily Breakfast for Two
- \$25 Food or Beverage Credit
- Late Check-Out Upon Request
- VIP Guest Status

To book a stay through the Visa Infinite Luxury Hotel Collection, call the Visa Infinite Privilege Concierge at 1 855 822-1240 or visit visaluxuryhotelcollection.com.





Elevated Membership Status in the Fairmont President's Club^{10,19}

Once you enroll, your Fairmont President Club membership status will be automatically elevated to Premier status and you'll receive a range of complimentary exclusive benefits. Once enrolled, you'll have access to food and beverage certificates, complimentary stays, complimentary room upgrades, one complimentary third night on a three-night stay and much more. Plus, you could reach Platinum status after only five eligible stays.

You and any authorized users may each enroll for this benefit separately at visainfinite.ca/privilege or by calling the Visa Infinite Privilege Concierge at 1 855 822-1240. Provide your Fairmont President's Club membership number when you book your stay or at check-in.

Visa Infinite* Dining Series^{10,20}

Experience intriguing culinary explorations with prized chefs, exquisite dining events hosted by renowned guests, award-winning wines selected by master wine experts and so much more. With two weeks advance access to tickets, be sure to subscribe to Visa Infinite Privilege emails to be amongst the first notified of new dining events.

Visa Infinite* Canada Wine Country – Canada^{10,21}

Receive fascinating wine tasting benefits at more than 40 participating British Columbia and Ontario wineries.

Visa Infinite* Music Series¹⁰

Take advantage of exclusive entertainment experiences and enjoy the opportunity to watch and meet some of the world's top musical performers at an intimate music event.

View current food and wine or entertainment offers and a full list of participating wineries at visainfinite.ca/privilege.
Subscribe to Visa Infinite Privilege emails and be amongst the first notified of new offers and events.



Ski Resort Benefits^{10,22}

Get premium benefits throughout the year at some of Canada's most acclaimed ski resorts, including Blue Mountain Resort, Kicking Horse Resort, and Mont Tremblant Resort. Make your ski experience more comfortable and rewarding by spending less time getting to the top of the slopes and more time cruising back down.

Your benefits include premium parking privileges such as valet parking or reserved parking spots, a dedicated line at guest services, priority access to lifts, complimentary access to first tracks and complimentary ski valet services. Visa Infinite Privilege cardholders also receive discounts on lift tickets, equipment rentals, lessons and lodging.

Visit visainfinite.ca/privilege, or call your Visa Infinite Privilege Concierge at 1 855 822-1240 to book. Benefits and discounts may vary by resort and some conditions, restrictions and/or blackout dates may apply.

Save on car rentals

Receive car rental discounts of up to 25% at participating Avis® and Budget® locations worldwide when you pay with your CIBC Visa Aerogold Visa Infinite Privilege Card.²³

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.



Relax with insurances that help protect you when you shop and travel.

Your CIBC Aerogold Visa Infinite Privilege Card comes with insurance benefits for nearly every circumstance, so you and your family are protected while travelling.²⁴

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

For emergency assistance, claims, or pre-trip information, call 1 855 845-0999 if you are in Canada or the Continental U.S., including Hawaii. From all other locations, including Mexico, call collect at 1 905 412-1102.

Insurance	What is covered	Excess Insurance*
Out-Of-Province Emergency Travel Medical	<p>You, your spouse and your dependent children are automatically insured for eligible emergency medical expenses for up to \$5 million per insured person whenever you leave the country or your province of residence for the first 31 days of a trip if the covered person is age 64 or under, or for the first 10 days of the trip if the covered person is age 65 or over. You don't even have to charge your trip to the Card.</p> <p>The cardholder must call Global Excel Management Inc. prior to receiving treatment otherwise your claim may not be covered. A pre-existing exclusion applies to medical conditions and/or symptoms that existed prior to your trip. Refer to your Insurance Certificate for details.</p>	No
Trip Cancellation/ Trip Interruption	<p>You, your spouse and your dependent children automatically have Trip Cancellation/Trip Interruption coverage for trips charged to your CIBC Aerogold Visa Infinite Privilege Card. You can enjoy coverage for up to \$2,500 of eligible trip cancellation expenses for each insured person on the same trip, up to a maximum of \$10,000 for all insured persons on the same trip if an unexpected occurrence of an insured risk prevents you from starting your trip.</p> <p>As well, if your trip is interrupted due to an unexpected occurrence of an insured risk, you'll be covered for up to \$5,000 per insured person on the same trip for eligible trip expenses, up to a maximum of \$25,000.</p> <p>The cardholder must call Royal & Sun Alliance Company of Canada (RSA) on the day the insured risk occurs or as soon as reasonably possible to advise RSA of the cancellation or interruption. A pre-existing exclusion applies to medical conditions and/or symptoms that existed prior to the date of purchase of your trip. Refer to your Insurance Certificate for details.</p>	Yes
Flight Delay & Baggage	<p>Charge your scheduled flight to your CIBC Aerogold Visa Infinite Privilege Card and receive coverage of up to \$500 per insured person (\$1,000 aggregate limit) for reasonable living expenses such as 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 per insured person (\$1,000 aggregate limit) for emergency purchases of necessary clothing and toiletries when your baggage on your outbound trip is delayed by an airline 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 \$1,000 per insured person (\$2,500 aggregate limit) for loss, theft or damage of your checked baggage.</p>	Yes

Insurance	What is covered	Excess Insurance*
Auto Rental Collision/Loss Damage	Simply charge the full cost of your car rental to your CIBC Aerogold Visa Infinite Privilege Card 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 \$85,000 and all other conditions of coverage are met. Refer to your Insurance Certificate for details.	No
Common Carrier Accident Insurance	Whenever you travel by plane, ferry, train or bus, charge your fare to your CIBC Aerogold Visa Infinite Privilege Card and you, as the primary cardholder, and your spouse and dependent children are automatically covered with up to \$500,000 Common Carrier Accident Insurance.	No
Purchase Security & Extended Protection	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 180 days of purchase. Plus, with Extended Protection Insurance, you can triple the period of a manufacturer's original warranty up to two year on most purchases.	Yes
Hotel/Motel Burglary Insurance	Charge the full cost of your hotel/motel room to your CIBC Aerogold Visa Infinite Privilege Card, and while you are registered as a guest, if you suffer loss or damage due to burglary in your room, you may be reimbursed for the damage to or loss of your personal items (excluding cash) to a maximum of \$2,500 per occurrence.	Yes


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

Help manage your money with ease.

Special no over-limit fee when you spend over your credit limit - With the CIBC Aerogold Visa Infinite Privilege Card, you have more purchasing power when you need it.²⁵ The amount you may be able to spend over your credit limit varies according to several factors, and is payable in full on your payment due date.

CIBC Online Banking® – View electronic statements, make payments and transfers, increase credit limits, request additional cards, and more.

CIBC Mobile Banking® – On-the-go banking 24/7 with CIBC Mobile Banking Apps for iPhone, iPad, Android® and Blackberry®.

Contactless Payments – This convenient feature allows you to pay simply by waving your card (or smartphone when you download the CIBC Mobile Payment App²⁶) over a secure contactless reader. It is a great alternative to cash for payments up to \$100.²⁷ Just look for merchant terminals with the  contactless symbol.

Apple Pay – Pay the easy way using your CIBC Aerogold Visa Infinite Privilege Card with Apple Pay to make in-store and in-app purchases at participating merchants.

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 info 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®.

Access to cash advances – You have instant access to up to \$1,000 daily in cash advances, subject to your available credit and your available cash.²⁸ Access it at any CIBC Automated Teller Machine (ATM), or any of the nearly one million bank machines displaying the Visa, *Interac*® or Plus* System symbols. All you need is your card and your PIN.

Free Personalized Convenience Cheques – Transfer higher rate balances, consolidate bills, or make purchases in places that don't otherwise accept credit cards. Use them just 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.²⁹










Venice, Italy



Emergency Card replacement and up to \$5,000 in emergency cash advances – Whether you're travelling or at home, if your card is lost or stolen, or if you suspect someone is using your card or the card number, contact a CIBC Banking Centre, CIBC Telephone Banking or CIBC Credit Card Services as soon as possible. We'll then take the steps necessary to recover your card for you, including reporting your lost or stolen card to the appropriate authorities. You will have access to an Emergency Replacement Card and up to \$5,000 in Emergency Cash Advances.²⁸

Report a lost or stolen CIBC credit card immediately by calling 1 800 663-4575.

Enhanced Monthly Statement – Track and help manage your monthly and year-to-date spending, organized in 10 common spend categories such as Retail and Grocery, Transportation and Restaurants.

Spend Categories	This month			
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)
 Personal and Household Expenses	3	292.45	200.00	-92.45
 Professional and Financial Services	2	169.99	-	-
 Retail and Grocery	1	26.48	300.00	273.52
 Transportation	0	0.00	-	-
 Hotel, Entertainment and Recreation	1	101.12	80.00	-21.12
 Restaurants	4	97.32	100.00	2.68
 Home and Office Improvement	0	0.00	10.00	10.00
 Health and Education	1	51.69	50.00	-1.69
 Foreign Currency Transactions	4	372.48	-	-
Total	16	1,111.53		

The Great Wall, China



Online Spend Report – Provides all of the info you need to track and help manage your spending. You can access your daily transaction information, set budgets for each of the 10 spend categories, and compare your spending from month to month.

Set Budget Amounts

■ Within budget ■ Approaching budget ■ Exceeded budget

	Current Since Last Statement	
Total Monthly Budget	\$64.35	
Spend Categories		
Personal & Household Expenses	\$64.35	\$250.00
Professional and Financial Services	\$0.00	\$25.00
Retail and Grocery	\$0.00	\$300.00

Personal & Household Expenses Close X

Set Budget Amount

Delete Save

Personal Spend Manager – Create your own personal spend categories to help with personal budgeting.

Alerts & Security

Spend Alerts – Choose to be notified by phone, e-mail or online message if you've exceeded your customized budget or are nearing your credit limit.³⁰

Fraud Alerts – Get notified as soon as possible about potential unauthorized usage of your credit card through custom e-mail or online alerts.

Credit Report Alerts – Stay up-to-date on key changes to your personal credit report so you're aware of any unusual activity.³¹

Identity Theft Assistance – Get quick assistance and clear instructions on what to do if you suspect you're a victim of identity theft.



Important Contact Information.

CIBC Credit Card Services

CIBC	cibc.com
Authorized User Spending Limits	cibc.com/spendinglimits
Mobile Payments	cibc.com/mobilepayment
Contactless Payments	cibc.com/contactless
Air Canada	aircanada.com/cibcbenefits
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 Infinite Privilege Concierge

visainfinite.ca/privilege	
In Canada and the U.S.	1 855 822-1240
Elsewhere [‡]	1 303 967-1036

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)	1 855 845-0999
Elsewhere [‡]	1 905 412-1102

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
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If you have questions about Aeroplan, call between 7am and 11pm (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
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You'll find many of these contact details on a wallet card on the front pocket of this guide.

[‡] These numbers can be called collect.

Privacy Policy

In your application you 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 if travelling outside of Canada and U.S.A. 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 www.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 Infinite Privilege Card 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 that are classified in the Visa network as grocery stores, service stations/automated gas dispensers or drug stores. This Bonus Rate is also earned on each \$1.00 in Purchases from Air Canada charged to your account for products and services completed online at aircanada.com, in-person at an Air Canada customer service counter at the airport or aboard an Air Canada flight as well as eboutique.aircanada.com purchases. Excluded from the Bonus Rate are Air Canada Vacations packages, car rentals, hotel bookings, and other third party partner products and services that can be purchased through aircanada.com. This Bonus Aeroplan Miles offer is only available on the first \$100,000 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 \$100,000 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 Infinite Privilege credit card, provided that your credit card account is in good standing. Visit aeroplan.com for the full terms and conditions of the Aeroplan Program.

- ⁵ The primary cardholder may assign and change the Authorized User Sending 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 the card. The spending limits for authorized users will be subject to the overall credit limit and cash limit on the credit card account, so the funds available to an authorized user may be less than the spending limit set. An Authorized User Spending Limit will reset monthly, or earlier if requested by the primary cardholder or if a payment on the credit card account is made by the applicable authorized user. "Cash" refers to cash advances, Convenience Cheques and balance transfers. For full details visit cibc.com/ca/credit-cards/budgeting-spend/spending-limits.html.
- ⁶ Use of Aeroplan Miles to cover taxes, fees, charges and carrier surcharges associated with a 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.
- ⁷ 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.
- ⁸ 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.
- ⁹ 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.
- ¹⁰ You must have a valid CIBC Aerogold Visa Infinite Privilege Card in good standing to take advantage of the Visa Infinite Privilege benefits and services. Discounts and benefits are non-transferable and discounts cannot be combined with any other offer or discount. Visa reserves the right to modify or cancel offers at any time and without notice. Neither Visa nor CIBC is responsible for any claims or damages arising from use of any benefits or services provided by a third party. All offers, benefits and services are subject to complete terms and conditions, including third party suppliers' terms and conditions (available at visainfinite.ca/privilege/terms.jsp). The Visa Infinite Privilege privacy policy (available at visainfinite.ca/privilege/privacy.jsp) applies to all benefits and services that require enrollment through, or are otherwise provided by, the Visa Infinite Privilege Concierge or the Visa Infinite Privilege website. The collection, use and disclosure of your personal information by third party suppliers of services and benefits are subject to such third parties' own privacy policies.
- ¹¹ The goods and services you request or obtain through the Visa Infinite Privilege Concierge are provided by various third-party service providers unrelated to Visa or CIBC. Neither Visa nor CIBC endorses, reviews, qualifies, makes any representations or warranties (either express or implied) about, or assumes responsibility or liability for these service providers or the goods and services obtained. Neither Visa nor CIBC can guarantee the successful fulfillment of your requests in all instances. There is no fee for the Visa Infinite Privilege Concierge's services; however, you are responsible for the cost of any goods or services (including any related fees or costs) authorized by you and purchased by the Visa Infinite Privilege Concierge on your behalf. All costs will be charged directly to your CIBC Aerogold Visa Infinite Privilege Card.
- 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 Infinite

Privilege Card for all Air Canada benefits to be activated. Aeroplan Flight Rewards are Fixed Mileage Flight Rewards or Market Fare Flight Rewards redeemed using Aeroplan Miles from your Aeroplan Account for 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 Air Canada benefits, you may be required to show your CIBC Aerogold Visa Infinite Privilege Card to the Air Canada agent. Additional conditions apply and are outlined below (13,14,15).

- ¹³ The 50% Discount on companion ticket only applies on the published fare, and will not apply to any additional taxes, fees, charges or surcharges. This offer applies upon the purchase from Air Canada of two eligible Business Class (Flexible) fares for you (the primary cardholder) and a companion (booking classes J, C and D only) on tickets entirely operated by Air Canada, or under the Air Canada express banner. Flights operated by other airlines, including Air Canada-marketed codeshare flights are not eligible. This offer is available to you once every calendar year (January 1 – December 31). All travel must be completed by December 31 of the following year. You can only access the 50% discount each year when booking online at aircanada.com using that year's promotional code. Offer also applies to select Premium Rouge bookings, where booking classes J, C or D are available, on flights operated by Air Canada Rouge to select destinations in Canada, the United States, or the Caribbean. Offer is non-transferable, and the companion Business Class ticket must be booked on the same reservation as your eligible Business Class (Flexible) booking. Please note that promotional codes apply to undiscounted published fares. Other previously discounted fares, while not eligible for the discount, may be lower than the final price of the undiscounted fare to which the discount applies. Should you require assistance completing your 50% discount during your online booking, please contact Air Canada at 1 888 247-2262.
- ¹⁴ To access Air Canada Priority Travel Services (the complimentary first checked bag, priority check-in and priority boarding benefit), you (the primary cardholder) must travel on a flight operated by Air Canada, Air Canada Rouge or under the Air Canada express banner. You must include your Aeroplan Number on your reservation at the time of booking or redeem your Aeroplan Flight Reward using miles from your Aeroplan Account. You must also ensure that your name on the Air Canada flight booking is identical to the name on your Aeroplan Account. Priority check-in may also be extended to companions travelling on the same reservation checking-in at the same time as you. Where boarding by zone is available, the priority boarding status will be recognized by a *Zone 2* descriptor for you and companions travelling on the same reservation checking-in at the same time as you, 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 you and not to companions travelling with you and service charges for additional/oversized/overweight baggage may apply. Applicable on flights that do not already offer a complimentary first checked bag.
- ¹⁵ You (the primary cardholder) will receive four Air Canada Maple Leaf Lounge One-Time Guest Access Benefits every calendar year (January 1 - December 31). You may access an Air Canada Maple Leaf Lounge, where available, upon presentation of your active CIBC Aerogold Visa Infinite Privilege Card 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 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 and cannot be carried forward to the next calendar year. As of November 2, 2015, Air Canada Maple Leaf Lounge One-Time Guest Access Benefits associated with the CIBC Aerogold Visa Infinite Privilege Card may be used by a travelling companion, pending space availability, provided the companion is booked on the same reservation as you (the primary cardholder). Only applicable if the companion ticket is also redeemed using miles from your Aeroplan Account. Companion must be accompanied by you and you must also be using a One-Time Guest Access Benefit to access the same Air Canada Maple Leaf Lounge. The One-Time Guest Access Benefit may be extended to more than one companion at any given time provided that the conditions above are met and that this does not exceed the maximum annual allotment of One-Time Guest Access Benefits. 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 that can be changed at Air Canada's sole discretion. Visit <http://www.aircanada.com/en/travelinfo/airport/maplelounges/tc.html> for details.

- ¹⁶ Airport Services & Benefits: You must be an eligible Visa Infinite Privilege cardholder with a valid Visa Infinite Privilege Card to take advantage of the Visa Infinite Privilege Airport Benefits & Services. Visa Infinite Privilege Airport Benefits are subject to availability. Discounts and benefits are non-transferable and discounts cannot be combined with any other offer or discount. Visa reserves the right to modify or cancel this offer at any time and without notice. For more information on participating airports and full terms and conditions, please visit visainfinite.ca/privilege.
- ¹⁷ Global Airport Lounge Access – Priority Pass™: Benefit requires enrollment through the Visa Infinite Privilege Concierge or Visa Infinite Privilege Website. Six lounge visits are complimentary per membership year for you to use for yourself or your guests. Membership includes access to any airport lounge participating in the Priority Pass™ lounge access program. To access a lounge, you must show a valid Priority Pass membership card. All additional visits beyond the complimentary visits are subject to a fee of \$27 US per person per visit. Applicable lounge access charges will be billed to your CIBC Aerogold Visa Infinite Privilege Card. To view a full list of participating airport lounges, their facilities, opening times and restrictions cardholders can visit prioritypass.com. If you enroll, you are subject to terms and conditions for the global lounge membership program and the individual lounge operators' terms of use for the participating lounges visited, available at prioritypass.com. The Airport Lounge Access services are provided by Priority Pass and neither Visa nor CIBC is responsible for any claims or damages arising from use of the services. Visa reserves the right to modify or cancel this offer at any time and without notice.
- ¹⁸ Visa Infinite Luxury Hotel Collection – To enjoy automatic benefits, you must use your CIBC Aerogold Visa Infinite Privilege Card to reserve and pay for your stay at a Visa Infinite Luxury Hotel Collection property and book through the Visa Infinite Privilege Concierge or exclusive Visa Infinite Luxury Hotel Collection web portal. Visa reserves the right to modify or cancel this offer at any time and without notice. The Visa Infinite Luxury Hotel Collection benefits and services are provided by the individual hotels or their operators and suppliers. For full program terms and conditions please visit visaluxuryhotelcollection.com.
- ¹⁹ You must be an eligible Visa Infinite Privilege cardholder with a valid Visa Infinite Privilege Card to take advantage of the Hotel Loyalty Program Status benefit. Eligible cardholders must enrol to qualify for the automatic Premier and accelerated Platinum Fairmont President's Club benefit. Benefit enrollment must be done through the Visa Infinite Privilege Concierge or Visa Infinite Privilege Website. For a current list of all Fairmont President's Club membership benefits and privileges, as well as terms and conditions related to membership, please visit fairmont.com/fpc/membershipbenefits. The Fairmont President's Club services are provided by Fairmont. This benefit can be discontinued at any time and is subject to the full Visa Infinite Privilege terms and conditions.
- ²⁰ Visa Infinite Dining Series – Advanced access to the dining series is only available when you book using your CIBC Aerogold Visa Infinite Privilege Card. The appearance by all chefs, sommeliers and bartenders is subject to change without notice. Offer is based on availability and additional terms and conditions may apply. You will be informed of any event postponements or cancellations at least one week prior to event date. In the event of a cancellation, you will receive a full refund.
- ²¹ You must be legal drinking age to participate in the benefits. Void where prohibited. All wine tastings and discounts are subject to terms and conditions as specified by participating wineries. All discounts apply before applicable taxes. For Visa Infinite Wine Country Program dinners, you will be informed of any event postponements or cancellations at least one week prior to event date. In the event of a cancellation, you will receive a full refund.
- ²² You must be an eligible Visa Infinite Privilege cardholder with a valid Visa Infinite Privilege Card to take advantage of Ski Resort Benefits. Benefits must be booked using eligible Visa Infinite Privilege Card through either the Visa Infinite Privilege Concierge or in person at participating Resorts. Benefits are subject to availability vary by resort and restrictions, exclusions and/or blackout dates may apply. Some benefits are available on a first-come first-serve basis (parking

spots, first tracks, etc.) and reservations may be required (lodging, first tracks, etc.). Benefits and offers are non-transferable and discounts generally cannot be combined with any other Visa offer. Benefits and discounts are available to the named Visa Infinite Privilege cardholder and their immediate family traveling with them, including their spouse and their children under the age of 25 living at the same address, for a maximum of six per household. For more information on the benefits & services available at each resort and full terms and conditions, visit visainfinite.ca/privilege.

- ²³ Discounts are determined by the participating rental agency and apply to time and kilometer/mileage charges only.
- ²⁴ Insurance coverage(s) included with CIBC credit cards are underwritten by Royal & Sun Alliance Insurance Company of Canada (RSA). Different cards will 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, hotel/motel 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. Out-of-Province Emergency Travel Medical Insurance (TMI) covers the primary cardholder, their spouse and dependent children for the first 31 days of a trip if the covered person is age 64 or under*, or for the first 10 days of a trip if the covered person is age 65 or older*; *Dependent children must be age 20 or under or a full-time student age 24 or under, unless they have a permanent physical or mental deficiency. TMI may not cover medical procedures performed without pre-approval. TMI, Trip Cancellation and Trip Interruption Insurance may not cover certain pre-existing health/medical conditions. Certain RSA coverages 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 1 855 845-0999 in Canada, continental U.S.A., including Hawaii. From all other locations, including Mexico, call collect at 1 905 412-1102.
- ²⁵ Additional purchasing power over your limit does not mean unlimited spending and is itself subject to a limit. The amount of your additional purchasing power over your credit limit is determined based on an assessment of various factors including your payment history and spending patterns. You must repay any amount over your credit limit by your card payment due date.
- ²⁶ The CIBC Mobile Payment App is available for select devices and carriers. Visit cibc.com/mobilepayment to learn more about eligible phones and carriers, and requirements to get started. For more information, visit cibc.com/contactless.
- ²⁷ Subject to merchant transaction limits.
- ²⁸ 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.
- ²⁹ Personalized CIBC Convenience Cheques can be ordered by calling a CIBC Card Services Representative. Convenience Cheques are subject to available credit and available cash and bear interest from the date they are posted to your credit card account. Convenience Cheques do not earn Aeroplan Miles.

³⁰ Transactions must first be posted to your account before they can trigger a spend alert. It may then take up to 24 hours after a triggering transaction is posted for an alert to be sent.

³¹ This service is provided by Equifax Canada, a leading credit bureau in Canada.

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