

# Table of Contents

|   |    |
|---|----|
| Accelerate your earning. ....           | 2  |
| Explore. Redeem. Discover Rewards. .... | 6  |
| Take advantage of travel benefits. .... | 10 |
| Insurance Benefits. ....                | 14 |
| Convenient ways to bank. ....           | 16 |
| Important contact information. ....     | 21 |

Dusit Thani, Maldives



## Accelerate your earning.

- Earn 1 Aeroplan Mile for every \$1 spent using your card<sup>1</sup>
- Earn 1.5 Aeroplan Miles for every \$1 you charge to your card at airlines, hotels, car rental agencies, travel agencies and gas stations<sup>2</sup>
- Earn Aeroplan Miles twice when you pay with your CIBC Aerogold Visa Card for Business 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 airlines<sup>3</sup>

### Your Aeroplan Miles will not expire

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.<sup>4</sup>

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

**Order additional cards** – You can receive up to nine additional CIBC Aerogold Visa Card for Business cards. Give them to your staff, or anyone else you wish to help maximize the opportunities to earn Aeroplan Miles. There is a \$50 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.<sup>5</sup> Visit [cibc.com/spendinglimits](https://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.

Hallstatt, Salzkammergut, Austria



## Aim for Aeroplan Status

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

### More Reward benefits with Aeroplan status:

|  | aeroplan <b>silver</b><br>(25,000 Aeroplan Miles) | aeroplan <b>black</b><br>(50,000 Aeroplan Miles) | aeroplan <b>diamond</b><br>(100,000 Aeroplan Miles) |
|--|---|--|---|
| <b>Flight Reward</b>   |   |  |   |
| Fewer Aeroplan Miles when you redeem for a Market Fare Flight Reward | up to <b>20%</b> off                              | up to <b>25%</b> off                             | up to <b>35%</b> off                                |
| <b>Bonus Miles</b>   |   |  |   |
| Air Canada Getaway Bonus on eligible roundtrips                      | <b>500</b> aeroplan status bonus miles            | <b>1,000</b> aeroplan status bonus miles         | <b>1,500</b> aeroplan status bonus miles            |
| Earn 2X the miles per dollar spent when you shop online with SHOP.CA | <b>2x</b>   | <b>2x</b>  | <b>2x</b>   |
| Aeroplan status bonus when you shop online at the Aeroplan eStore    | <b>2x</b>   | <b>2x</b>  | <b>3x</b>   |
| <b>Privileges</b>  |   |  |   |

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](https://aeroplan.com/status) for details and full terms and conditions.

Belem Tower, Lisbon, Portugal



## 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** 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.

Dubai, United Arab Emirates



## 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 <sup>†</sup> | Business Class <sup>†</sup> | First Class <sup>†</sup> |
|--|----------------------------|-----------------------------|--------------------------|
| 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          |

<sup>†</sup>Chart reflects flight rewards as of May 1, 2016 and is subject to change at any time. For complete information, visit [aeroplan.com/flightrewards](http://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.<sup>6</sup>

### **Booking & cancellation flexibility**

- Book your ticket up to 2 hours before departure<sup>7,8</sup>
- Cancel or change – Up to 2 hours before departure, call to cancel or change flight times, dates, origin, routing. Standard fees may apply<sup>7,8</sup>
- Access to available Market Fare seats on Air Canada operated flights, excluding flights to Cuba or Air Canada Vacations charter flights<sup>9</sup>
- 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

### **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](http://aeroplan.com) or call Aeroplan at 1 800 361-5373. To call from international destinations, see page 21.





## Travel with ease and style.

### **Air Canada® Benefits designed to help you get the most out of your Reward travel**

You, the primary cardholder, 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.<sup>10</sup> **Benefits only apply when your Aeroplan Flight Reward is redeemed using miles from your Aeroplan Account.**

#### **Get Access to Priority Check-In<sup>10,11</sup>**

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 when traveling on flights operated by Air Canada, Air Canada Rouge or under the Air Canada express banner.

To use the dedicated Air Canada priority counters, simply redeem your Aeroplan Flight Reward with miles from your Aeroplan Account, and then present your card to the Air Canada representative. Be sure that the name on your reservation is the exact same as the name on your Aeroplan Account.

#### **Receive a Complimentary First Checked Bag<sup>10,11</sup>**

As the primary cardholder, you'll receive one complimentary first checked bag<sup>11</sup> whenever you 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 you 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.



### **Take advantage of an Annual One-time Guest Access Benefit<sup>10,12</sup> to an Air Canada Maple Leaf Lounge™ with Aeroplan Flight Rewards.**

Relax before your flight! As the primary cardholder, you'll automatically receive one Maple Leaf Lounge One-Time Guest Access Benefit every calendar year (January 1 – December 31).

Enjoy access to the Maple Leaf Lounge once annually by presenting your CIBC Aerogold Visa Card for Business and a valid same-day boarding pass for travel with an Aeroplan Flight Reward redeemed using miles from your Aeroplan Account on a flight operated by Air Canada, Air Canada Rouge or under the Air Canada express banner.

### **Enjoy Priority Boarding<sup>10,11</sup>**

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 boarding when traveling on flights operated by Air Canada, Air Canada Rouge or under the Air Canada express® banner.

When you redeem your Aeroplan Flight Reward with miles from your Aeroplan Account, and where boarding by zone is available, your boarding pass(es) will automatically indicate your upgrade to *Zone 2*. Be sure that your name is the exact same on your boarding pass and your Aeroplan Account.

### **Save on car rentals<sup>13</sup>**

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.

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.

Venice, Italy



## Relax with insurance that helps protect you when you shop and travel.

Your CIBC Aerogold Visa Card for Business comes with comprehensive insurance and travel benefits, for when you are travelling on business or with your family.<sup>14</sup>

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, eligible 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* |
|-----------------------------------|--|-------------------|
| <b>Flight Delay &amp; Baggage</b> | Charge your scheduled flight to your CIBC Aerogold Visa Card for Business and receive coverage up to an aggregate limit of \$500 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 for 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 \$500 per insured person (\$1,000 aggregate limit) for loss, theft or damage of your checked baggage. | Yes               |




|  |   |     |
|--|---|-----|
| <b>Auto Rental Collision / Loss Damage</b>         | 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 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. | No  |
| <b>Common Carrier Accident Insurance</b>           | Whenever you travel by plane, ferry, train or bus, charge your fare to your CIBC Aerogold Visa Card for Business 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  |
| <b>Purchase Security &amp; Extended Protection</b> | 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 double the period of a manufacturer's original warranty up to one year on most purchases.   | 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.

**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 App<sup>15</sup>) over a secure contactless reader. It's a great alternative to using cash for purchases of up to \$100.<sup>16</sup> Just look for merchant terminals with the  contactless symbol.

**Apple Pay** – Pay the easy way using your CIBC Aerogold Visa Card for Business 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](http://cibc.com) or through CIBC Online Banking®.

**Flexibility of a line of credit** – 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 still have the purchasing power you need.

**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.<sup>17</sup> 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.<sup>18</sup>










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



**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.<sup>17</sup>

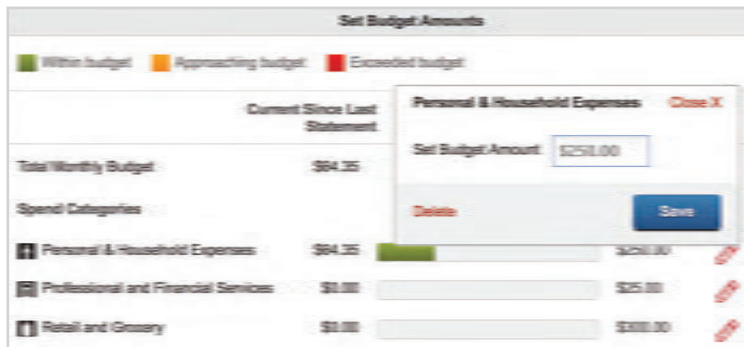
Report a lost or stolen CIBC credit card immediately by calling 1 800 663-4575.

**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          | -           | -               |
| <b>Total</b>  | <b>16</b>    | <b>1,111.53</b> |             |                 |



**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.



**Personal Spend Manager** – Create your own personal spend categories to help with business 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.<sup>19</sup>

**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.<sup>20</sup>

**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                            | cibc.com                   |
| Authorized User Spending Limits | cibc.com/spendinglimits    |
| Mobile Payments                 | cibc.com/mobilepayment     |
| Contactless Payments            | cibc.com/contactless       |
| Air Canada                      | aircanada.com/cibcbenefits |

### CIBC Credit Card Services

|                        |                |
|------------------------|----------------|
| In Canada and the U.S. | 1 800 465-4653 |
| Elsewhere <sup>‡</sup> | 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 <sup>‡</sup> | 1 303 967-1096 |

### CIBC Travel Insurance Assistance

|   |                |
|---|----------------|
| In Canada and Continental U.S. (and Hawaii) | 1 866 363-3338 |
| Elsewhere <sup>‡</sup>                      | 1 905 403-3338 |

### Optional CIBC Travel Insurance

|                           |                |
|---------------------------|----------------|
| Anywhere in North America | 1 800 898-0392 |
| Elsewhere <sup>‡</sup>    | 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 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 |
|------------------------|----------------|

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

<sup>‡</sup> 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 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.

# Terms and Conditions

- <sup>1</sup> 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 account is in good standing on each monthly statement date (otherwise Aeroplan Miles earned in the monthly period are cancelled).
- <sup>2</sup> 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.
- <sup>3</sup> 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](http://aeroplan.com) for the full terms and conditions of the Aeroplan Program.
- <sup>4</sup> 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.
- <sup>5</sup> 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](http://cibc.com/ca/credit-cards/budgeting-spend/spending-limits.html).

- <sup>6</sup> 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](https://aeroplan.com/flightrewardtermsandconditions).
- <sup>7</sup> 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](https://aeroplan.com/fees) for details.
- <sup>8</sup> 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](https://aeroplan.com/fees) for details.
- <sup>9</sup> 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.
- <sup>10</sup> 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 for all Air Canada benefits to be activated. These benefits only apply when you (the primary cardholder) travel 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. You must redeem your Aeroplan Flight Reward (defined as a Fixed Mileage Flight Reward or Market Fare Flight Reward) with miles from your Aeroplan Account. To access Air Canada benefits, you may be required to show your CIBC Aerogold Visa Card For Business to the Air Canada agent. Additional conditions apply and are outlined below (11 and 12).
- <sup>11</sup> To access Air Canada Priority Travel Services (the complimentary first checked bag, priority check-in and priority boarding), you (the primary cardholder), must redeem your Aeroplan Flight Reward for a flight operated by Air Canada, Air Canada Rouge or under the Air Canada express banner with miles from your Aeroplan Account. You must also ensure that the name on your Air Canada flight booking is identical to the name on your Aeroplan Account. Priority check-in may 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.
- <sup>12</sup> You (the primary cardholder) 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 you only, and it cannot be carried forward to the next calendar year or transferred to another person. You may access an Air Canada Maple Leaf Lounge, where available, upon presentation of your active 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 with miles from your Aeroplan Account. Additional conditions may apply and are outlined on [aircanada.com/cibcbenefits](https://aircanada.com/cibcbenefits). Air Canada Maple Leaf Lounge Access is subject to availability and all other current terms and conditions that are subject to change at Air Canada's sole discretion from time to time. Visit [aircanada.com/en/travelinfo/airport/mapleloungetc.html](https://aircanada.com/en/travelinfo/airport/mapleloungetc.html) for details.
- <sup>13</sup> Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only.
- <sup>14</sup> 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](https://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 1 905 403-3338.

- <sup>15</sup> The CIBC Mobile Payment App is available for select devices and carriers. Visit [cibc.com/mobilepayment](http://cibc.com/mobilepayment) to learn more about eligible phones and carriers, and requirements to get started.
- <sup>16</sup> Subject to merchant transaction limits.
- <sup>17</sup> 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.
- <sup>18</sup> 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.
- <sup>19</sup> 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.
- <sup>20</sup> This service is provided by Equifax Canada, a leading credit bureau in Canada.

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

<sup>TM</sup> Air Canada Maple Leaf Lounge and Air Canada Rouge are trademarks of Air Canada, used under license.

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

Aeroplan®, and Aerogold® are registered trademarks of Airmia Canada Inc.; CIBC authorized user of marks.

\* Trademark of Visa Int., used under license.

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

BlackBerry® and related trademarks, names and logos are the property of BlackBerry Limited and are registered and/or used in the U.S. and countries around the world. Used under license from BlackBerry Limited.

Apple, Apple Pay, Apple Watch, iPad and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries.

Android® is a trademark of Google, 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.

CIBC Cube Design & "Banking that fits your life." are trademarks of CIBC.

All other trademarks are owned by CIBC.