



# Welcome to your CIBC Aventura<sup>®</sup> Mastercard<sup>®</sup> Card



# Your Benefits Guide

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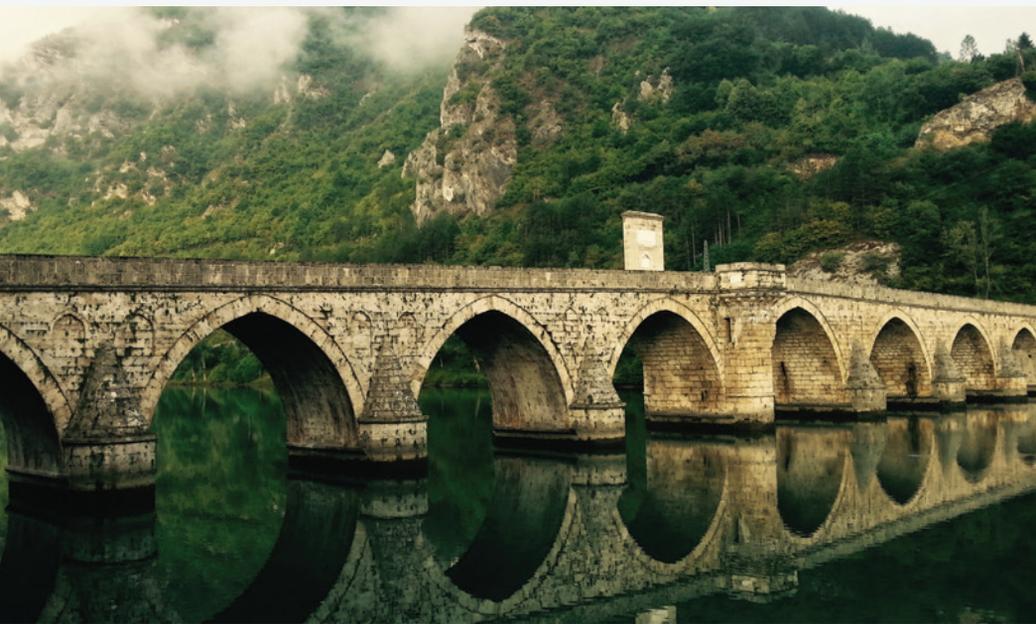
# Welcome to your CIBC Aventura<sup>®</sup> Mastercard<sup>®</sup> Card

Enjoy travel flexibility and travel protection with the CIBC Aventura Mastercard Card. Earn 1 Aventura Point for every dollar you spend on your card<sup>1</sup> and redeem for a selection of travel rewards including, unrestricted flights on hundreds of airlines worldwide, hotel stays, and vacation packages. You can also choose from a wide selection of merchandise, gift card and lifestyle rewards.<sup>2</sup>

Your CIBC Aventura Mastercard Card provides Out-of-Province Emergency Travel Medical and Auto Rental Collision/Loss Damage Insurances.<sup>3</sup>

Your CIBC credit card also includes contactless payment functionality, a no-fee, fast and convenient alternative to paying with cash—all you have to do is *Tap & Go*<sup>™</sup>.

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



# Spend and earn more points

## One Aventura Point for every \$1 spent

Earning Aventura Points is easy. You'll earn 1 Aventura Point for every dollar you spend with your CIBC Aventura Mastercard Card.<sup>1</sup>

Plus, you'll earn double Aventura Points on any net travel purchase you make with your CIBC Aventura Mastercard Card at the CIBC Rewards Centre.<sup>4</sup>

## Save on gas with CIBC and Journie Rewards

Link and use your eligible CIBC card with Journie Rewards to automatically save up to 10 cents per litre<sup>5</sup> at participating **Chevron**, **Ultramar** and **Pioneer** gas stations.<sup>6</sup> Visit [cibc.com/journie](https://cibc.com/journie) to get started.

## Car rental discounts

Take advantage of additional savings. As a CIBC credit cardholder, you can receive valuable car rental discounts at participating locations worldwide when you pay with your CIBC credit card.<sup>7</sup>

# Redeem your rewards your way

## Aventura Airline Rewards Chart

When it comes to redeeming your Aventura Points for air travel, you have the option of choosing from hundreds of airlines. Plus, you'll enjoy the flexibility and value offered by our online booking tools, which make choosing the perfect flight even easier.

What's more, there are no blackout periods or restrictions, and your points never expire.<sup>8</sup> So whether you're planning a trip within Canada, to the US or anywhere else in the world, your Aventura Points can help get you there.<sup>9,10</sup>

For details on how far your Aventura Points will take you, check out our Aventura Airline Rewards Chart<sup>9,10</sup> at [CIBCRewards.com](https://CIBCRewards.com)

## Flexible travel

You can redeem your Aventura Points to create unique and personalized holiday experiences quickly and easily. With Aventura Flexible Travel, you can book flights, hotels, car rentals, activities, and more through the CIBC Rewards Centre. From a night at a downtown hotel to an exotic trip across the globe—the choice is yours!

## Merchandise

Your Aventura Points can be redeemed at any time for merchandise.

## Gift cards

Whether you want to reward yourself with a shopping spree at your favourite store, enjoy a much-deserved dinner out, a day at the spa or even give a gift to someone who's hard to please, redeeming your Aventura Points for a gift card is just the answer. Choose from a vast selection that includes dining, entertainment and travel-related gift cards.

## Lifestyle rewards

A varied array of experiences are available to you through Aventura Lifestyle Rewards,<sup>2</sup> from perfecting your golf swing with a golf pro or getting a flying lesson, to enjoying your own personal chef and more.

To view all of our exciting Aventura Rewards and to redeem your Aventura Points, visit [cibcrewards.com](https://cibcrewards.com) or contact the CIBC Rewards Centre

## Shopping with Points

Redeem your points to pay off eligible pending Aventura credit card transactions.<sup>11</sup>

## CIBC Rewards Centre

The CIBC Rewards Centre is a full-service travel agency that can build almost any type of travel experience or lifestyle reward package. You'll receive exceptional service from the CIBC Rewards Centre when planning and customizing your package.<sup>12</sup>

- You can purchase your travel by redeeming your Aventura Points, using your Aventura Card, or both!
- Simply redeem the number of Aventura Points you want and pay for the rest with your CIBC Aventura Card.

Visit [cibcrewards.com](https://cibcrewards.com) or call the CIBC Rewards Centre at **1 888 232-5656**

# Manage your spending

## CIBC Insights

Use the Insights feature in the CIBC Mobile Banking® App to get tailored tips based on your credit card and deposit account activity to help you manage your day-to-day spending.

**Track expenses:** monitor where and how much you spend and set spending limits for different categories or merchants.

**Avoid surprises:** if a recurring payment on your credit card increases (e.g. phone bill or gym membership), we'll let you know so you can stay on top of your expenses.

## Enhanced monthly statement

Track and manage your monthly and year-to-date spending organized in 10 common spend categories on your printed statement.

## Spend alerts

Set up alerts through CIBC Online Banking® and choose to be notified by phone, email or online message when you've exceeded your customized budget or are nearing your credit limit.<sup>13</sup>

# Manage my card

For more information visit [cibc.com/managemycard](https://cibc.com/managemycard)

CIBC offers a number of features to manage your credit card digitally. Modern, convenient and safe—banking on your terms, when and where you want. Simply sign in to CIBC Online or Mobile Banking to get started. Enjoy on-the-go banking with our award-winning CIBC Mobile Banking App for iPhone®, iPad® and Android™.

## Activate card

Just received your card and ready to use it? Easily activate a new or replacement credit card online at any time.

## Lock and unlock card

Misplacing your credit card is stressful. With the Lock and Unlock feature, you can instantly lock your credit card with a few quick taps and unlock it with ease when you find it.

## Replace lost, stolen or damaged card

If your card is lost, stolen or damaged, you can request a replacement card digitally in a few simple steps. A new card will be sent to you in the mail.

## Alerts and security

**Credit card transaction alerts** allow you to stay on top of your credit card activity and quickly identify unauthorized transactions without having to log in. Receive alerts in real time whenever a transaction occurs on your card. Choose to receive alerts for all transactions or specify a dollar threshold over which to be notified.

You also have access to other alerts and reminders such as your minimum payment is due and your eStatement is ready. Easily enroll or update your alert preferences via Manage My Alerts on the left navigation panel within CIBC Mobile & Online Banking.

## Enhanced transaction details

Easily recognize your credit card transactions by clicking on transactions to see additional merchant details including merchant contact details and address.

## Everyday management

Check your account balance, view recent transactions, pay your monthly bill or set up future payments. You can also request a credit limit increase, additional cards, and more.

## eStatements offer ease and convenience

With eStatements, view up to 7 years of your credit card statements online and on your mobile device. Save and print your statements any time or download them to use with your personal finance software. Skip the paper trail and reduce clutter in the process.

# Ways to pay

For more information visit [cibc.com/ways-to-pay](https://www.cibc.com/ways-to-pay)

## Contactless and Mobile Wallet

Simply pay by tapping your card or eligible smartphone anywhere you see the  symbol on a merchant terminal.<sup>14</sup>

Add your eligible CIBC card to a supported mobile wallet on your phone to make secure purchases in store, in app or online. Plus, in the event your card is lost or stolen, you get access to your new credit card in your mobile wallet right away while you wait for a replacement card.

# Insurance protection that travels well

## Out-of-Province Emergency Travel Medical Insurance<sup>3</sup>

You, your spouse and your dependent children are automatically insured for eligible emergency upfront hospital expenses of \$5 million whenever you leave the country or your province for the first 15 days of a trip if the covered person is age 64 or under—you don't even have to charge your trip to the card. If you are travelling for more than 15 days in length, or are age 65 or over, you must purchase coverage separately for the balance of your trip.

For emergency assistance, claims or pre-trip information, call the CIBC Travel Assistance Line at [1 877 350-6970](tel:18773506970). Outside North America, call collect at [905 816-2571](tel:9058162571). Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

## Auto Rental Collision/Loss Damage Insurance<sup>3</sup>

Smart savings opportunity. As a CIBC Aventura Mastercard 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 Aventura Mastercard Card and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You can be covered by Auto Rental Collision/Loss Damage Insurance up to the actual cash value of the rental vehicle. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada (RSA)**. For information, or to make a claim under any of the insurance coverages listed above, please visit [cibccentre.rsagroup.ca](http://cibccentre.rsagroup.ca) or call toll-free **1 866 363-3338** (from Canada and continental US, including Hawaii). From all other locations, including Mexico, call collect **905 403-3338**.

# Bank your way

To inquire about any of the features below, please call **1 800 465-4653**

## Instant cash advances

You have instant access to up to \$1,000 daily with your CIBC credit card, subject to your available credit and your available cash, at any CIBC ATM or any bank machines displaying the Mastercard®, Interac® or Cirrus® System symbols.<sup>15</sup> All you need is your card and your PIN.<sup>16</sup>

## Additional cards

Organize your household spending like never before and earn Aventura Points while doing it. You can add up to 3 additional cardholders. Give the additional cards to your spouse or anyone else you wish and maximize the opportunities to earn Aventura Points.

## Authorized User Spending Limits

If you have assigned any authorized users to your account, you can easily set monthly spending limits for purchases and cash withdrawals on those cards. As the primary cardholder, you're able to monitor their spending activity via CIBC Online or Mobile Banking and contact us at any time to change their limits.<sup>17</sup>

## **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. Choose to pay either the Minimum Payment or the Amount Due by the payment due date for each month. Whichever option you choose, keep in mind that if your balance exceeds your credit limit on a statement date, the amount debited from your bank account on the payment due date will include the amount by which your balance exceeded your credit limit.

## **Personalized Convenience Cheques**

Want to transfer higher-rate balances, consolidate bills or make purchases in places that don't otherwise accept credit cards? It's simple, with CIBC Convenience Cheques. 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 CIBC credit card statement without being charged a fee. 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.<sup>18</sup>

## **Card replacement and up to \$5,000 in emergency cash advances**

If you're travelling and your card is lost or stolen, or if you suspect someone is using your card or card number, contact CIBC at [1 800 663-4575](tel:18006634575) as soon as possible. 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>

## **CIBC Global Money Transfer™**

Send money abroad with the CIBC Global Money Transfer service.<sup>19</sup> There are no transaction fees and you won't incur interest charges as long as you pay your Balance by the payment due date.<sup>20</sup>

Use your mobile device, sign on to CIBC Online Banking on your computer or visit a CIBC Banking Centre to send money at competitive exchange rates. It's easy and secure, and the money will arrive in as little as one business day.<sup>19</sup>

## **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 Aventura Mastercard Card.

# Aventura terms and conditions

Please go to [cibcrewards.com/terms](https://cibcrewards.com/terms) for the current Aventura Program terms and conditions that apply to you.

## Notes, trademarks and disclaimers

- <sup>1</sup> Aventura Points are earned on card purchases less returns, and not on cash advances, CIBC Global Money Transfers, interest, fees, balance transfers, payments, CIBC Convenience Cheques or Aventura Points redemptions. Aventura Rewards and Program Terms may change without notice. Taxes, fees and other charges may apply to Rewards. Aventura Points may not be credited to you if your CIBC Aventura Mastercard® Card is not in good standing at any time during the monthly statement period.
- <sup>2</sup> CIBC Aventura Lifestyle Rewards include taxes. Any additional fees will be confirmed when a reward is redeemed. Due to the unique nature of Aventura Lifestyle Rewards, availability of space and/or dates may be limited.
- <sup>3</sup> Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada (RSA)**. You may contact RSA at **1866 363-3338** in Canada and the US or collect from elsewhere at **905 403-3338** or visit [cibccentre.rsagroup.ca](https://cibccentre.rsagroup.ca). 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 [www.cibc.com/ca/credit-card/agreements-insurance.html](https://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. Out-of-Province Emergency Travel Medical Insurance (TMI) covers the primary Cardholder, their spouse and dependent children for the first 15 days of a trip if the covered person is age 64 and under; 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 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).
- <sup>4</sup> One Aventura Point is earned on each dollar charged to the Card. Bonus (double) points are earned at the same rate on CIBC Rewards Centre travel purchases charged to the Card other than taxes, insurance, service charges or similar items. Points are not earned on travel obtained by redeeming Points.
- <sup>5</sup> You will save three cents (\$0.03) per litre at the time of your purchase if you present your Journie Rewards card or app and use your linked CIBC card to pay. Available at participating locations on any grade of gasoline or diesel up to 100 litres per transaction. To get the discount, you must be enrolled in and use CIBC Online Banking or the CIBC Mobile Banking App to link your eligible CIBC card(s) to Journie Rewards. Card linking may take up to two (2) business days. To participate in this offer, you must have a CIBC debit card or personal credit card issued by CIBC. All Simplii cards are excluded. Please see [cibc.com/journie](https://cibc.com/journie) for full program terms and conditions.  
Once your Journie Rewards account has reached three hundred (300) Journie Points, you will automatically save an additional seven cents (\$0.07) per litre on your next fuel purchase transaction made within 30 days, up to a maximum of 100 litres. Once you pass 300 points, your balance will reset and start counting toward 300 points and your next seven cents (\$0.07) fuel discount. See [journie.ca](https://journie.ca) for more details.
- <sup>6</sup> Participating locations include select retail Chevron, Pioneer or Ultramar branded gas stations in Canada. For a full list of participating stations, visit [journie.ca/destinations](https://journie.ca/destinations).
- <sup>7</sup> Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only. Visit [www.cibc.com](https://www.cibc.com) for further details.
- <sup>8</sup> For full details see maximum ticket prices and Aventura Airline Rewards Chart at [cibcrewards.com](https://cibcrewards.com). Some airlines may impose fees, restrictions or other conditions on air travel. Aventura Points will be cancelled if they remain unredeemed for 60 days after you voluntarily close your Aventura credit card account or within 12 months of the primary cardholder's death.
- <sup>9</sup> Aventura Points can be redeemed for up to 100% of the cost of airfare as well as (if you have sufficient Aventura Points) for taxes and other charges on airfare purchased through the CIBC Rewards Centre. You must book all flights through the CIBC Rewards Centre. Some taxes and other charges may be collected locally/when you are travelling, and cannot be prepaid; please ask a CIBC Rewards Centre Counsellor for specific details.

- <sup>10</sup> To obtain an Airline Travel Reward using the Aventura Airline Rewards Chart, you must redeem at least 80% of the total number of Aventura Points required to purchase it. If you don't have enough Aventura Points to purchase an Airline Travel Reward in full (but have at least 80% of the required number of Aventura Points), you may have the Centre charge an amount to your Card to cover the Points Deficit, excluding Taxes and Other Charges. For a business class flight, you may have the Centre charge an amount to your Card to cover the Points Deficit for an economy class ticket in the same flight segment as the business class ticket you want, excluding Taxes and Other Charges. If you have the Centre charge an amount to your Card to cover the Points Deficit for an Airline Travel Reward and you are advised that the Aventura Travel Reward is refundable, then, in the event of a refund, the amount previously charged to your Card will not be refunded to your Credit Card Account and instead you will receive Aventura Points equal to the Points Deficit.
- <sup>11</sup> Requested redemption amount must be equal to or less than the cardholder's available Aventura Points balance. Aventura Points to dollars conversion ratio is determined by CIBC and can be changed at any time without notice. Shopping with Points redemptions are non-refundable, non-exchangeable and non-transferable unless you are advised otherwise. Only primary cardholders are permitted to perform a Shopping with Points redemption. Authorized Users and Delegates are not eligible. Shopping with Points redemptions are eligible only for authorized transactions that are not posted to the card account. The redemption of your Aventura Points will be treated as a payment to your account and not as a credit. Refer to the Consumer Cardholder Agreement to learn how payments are applied to your account.
- <sup>12</sup> CIBC is not a travel supplier or a travel agency. Independent third party service providers and suppliers may provide supplies and services for the Program, including the Centre and the Website. [CIBCByExpedia.com](http://CIBCByExpedia.com) website is operated by Expedia, Inc. All travel services are provided by Expedia, Inc., Tour East Holidays (Canada) Inc. (as air ticket fulfillment service provider for Expedia, Inc.) or Merit Travel Group, which are independent travel agencies. Merit Travel Group's Registration Numbers: ON-4499356 | BC-34799 | QC-703563.
- <sup>13</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>14</sup> Subject to merchant transaction limits.
- <sup>15</sup> Cash advances do not earn Aventura Points. Cash advances bear interest from the date they are taken.
- <sup>16</sup> All Cardholders (primary and authorized users) on the account will receive a PIN.
- <sup>17</sup> 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 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>18</sup> Personalized CIBC Convenience Cheques can be ordered by calling a CIBC Card Services Representative. CIBC Convenience Cheques do not earn Aventura Points.
- <sup>19</sup> CIBC foreign exchange rates apply. Only primary cardholders can use their eligible credit card account to pay for CIBC Global Money Transfer service. Most CIBC Global Money Transfers are completed within 1-3 business days.
- <sup>20</sup> CIBC does not charge interest on Global Money Transfers appearing on your statement if we receive full payment of the Amount Due (or for Global Money Transfers that have been converted to an Installment Plan during that statement period, if we receive payment in full of the Balance) by the payment due date for that statement. Capitalized terms in this footnote have the meanings set out in the CIBC Cardholder Agreement.

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

Capitalized terms used herein have the meaning given to them in the Cardholder Agreement.

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Interac® is a registered trademark of Interac Corp. Used under license.

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

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™ All of Pioneer's trademarks are owned by Parkland Corporation.

™ Ultramar is a registered trademark of Valero Energy Inc., used under license.

CHEVRON is a registered trademark of Chevron Intellectual Property LLC, used under license.

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

# Important contact information

**CIBC Rewards Centre** ..... [cibcrewards.com](http://cibcrewards.com)  
In Canada and the US ..... [1 888 232-5656](tel:18882325656)  
Elsewhere (call collect) ..... [905 696-4907](tel:9056964907)

## **CIBC Credit Card Services**

For current hours of business, please visit ..... [cibc.com](http://cibc.com)  
In Canada and the US ..... [1 800 465-4653](tel:18004654653)  
Elsewhere ..... [514 861-4653](tel:5148614653)



## **Telecommunications Device for the Deaf**

(TDD) (in North America) ..... [1 877 331-3338](tel:18773313338)

## **CIBC lost or stolen card replacement**

Submit a request on CIBC Online or Mobile Banking or call:  
In Canada and the US ..... [1 800 663-4575](tel:18006634575)  
Elsewhere ..... [514 861-9898](tel:5148619898)

## **Emergency assistance**

In Canada and the US ..... [1 800 814-7442](tel:18008147442)  
Elsewhere ..... [416 784-5357](tel:4167845357)

## **Mastercard® Global Service (lost or stolen card replacement and emergency assistance)**

In Canada ..... [1 800 307-7309](tel:18003077309)  
Elsewhere (call collect) ..... [636 722-7111](tel:6367227111)

**Insurance contact information**

Out-of-Province Emergency Travel Medical Insurance<sup>3</sup>  
Auto Rental Collision/Loss Damage Insurance<sup>3</sup>  
In Canada and continental US (incl. Hawaii),  
call toll-free ..... **1 866 363-3338**  
From all other locations, including Mexico,  
call collect ..... **905 403-3338**

**Important websites**

CIBC ..... **cibc.com**  
CIBC Rewards Centre ..... **cibcrewards.com**  
Authorized User Spending Limits ..... **cibc.com/spendinglimits**  
CIBC Chip Technology ..... **cibc.com/chipcard**

Make the most of your  
CIBC Aventura Mastercard Card  
Visit [cibcrewards.com](https://cibcrewards.com) today

Download the CIBC Mobile Banking app today.



KT-24A-AV39-ENG Aventura Mastercard Option 2 (English)