

Welcome to your
**CIBC Aventura[®] Visa^{*} Card
for Business.**



YOUR BENEFITS GUIDE

Benefits at a glance

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More Aventura Points. More rewards.

Earning points has never been easier while enjoying the added value of the Aventura rewards program, comprehensive insurances and travel benefits
Enjoy a world of Aventura rewards

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Welcome to your CIBC Aventura® Visa* Card for Business.

And a completely different credit card experience.

Your new CIBC Aventura Visa Card for Business can help you get the most out of your credit card. It starts with numerous benefits that help you manage business spending and control your company's bottom line. Earn one Aventura Point for every \$1 you spend using your card.¹ Earn more with the Points Multiplier® feature providing 1.5 Aventura Points for every \$1 you spend on eligible gas and travel purchases such as at airlines, hotels, car rental agencies and travel agencies.² Redeem for a selection of travel rewards including unrestricted flights on hundreds of airlines worldwide, hotel stays and vacation packages. Choose from a wide selection of merchandise, gift cards and lifestyle rewards.³

How you use all your new card features and benefits is totally up to you. But one thing is certain. It's a new credit card travel rewards program designed to meet your needs. And it's only from CIBC.

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.**

More Aventura Points. More rewards.

Fly Any Airline®

The CIBC Aventura Visa Card for Business earns Aventura Points to redeem toward flights and much more.

One Aventura Point for every \$1 spent

Earning Aventura Points is easy. You'll earn one Aventura Point for every \$1 you spend using your CIBC Aventura Visa Card for Business.

Receive 50% more Aventura Points

With the Points Multiplier® feature, you'll earn 1.5 Aventura Points for every \$1 you spend on gas and travel purchases such as at airlines, hotels, car rental agencies and travel agencies (on the first \$80,000 in total annual account spending).

Enjoy a World of Aventura Rewards

Airline travel rewards

When it comes to redeeming your Aventura Points for air travel, you have the option of choosing from hundreds of airlines! Even better, there are no blackout periods, or restrictions and points that don't expire.⁴ With short-haul flights starting as low as 10,000 Aventura Points,[‡] you could be taking off sooner than you think.

Don't have enough Aventura Points for your desired flight? You may still be able to travel. With the Top-Up Purchase Option you can purchase up to 20% of the Aventura Points you require, at the time of booking, for your Aventura Airline Rewards Chart redemptions.⁵

Pool your points and redeem faster⁶

Pool Aventura Points between your Aventura Visa Card for Business and eligible personal Aventura credit cards to help redeem faster towards your next flight.

Round-trip Aventura flight destinations	Aventura Points	One economy class ticket on more than 100 airlines worldwide
Canada and U.S. (Short-Haul)	10,000–20,000	Travelling within a province, territory or U.S. state or to an adjoining province, territory or U.S. state. Maximum ticket price \$400⁺
Canada and U.S. (Long-Haul)	25,000–35,000	Originating from any location in Canada/ U.S. to any location in Canada or the United States, except Hawaii and Alaska. Maximum ticket price \$800⁺
Mexico, Alaska, Hawaii, Central America, Caribbean	40,000–60,000	Originating from any location in Canada/ U.S. to Mexico, Hawaii, Alaska, Bermuda, Central America or the Caribbean. Maximum ticket price \$1,000⁺
Europe	50,000–70,000	Originating from a major gateway in Canada/ U.S. to select destinations in Europe. Maximum ticket price \$1,300⁺
Rest of the World	75,000-125,000	Originating from a major gateway in Canada/U.S. to select destinations in Africa, Asia, Australia, New Zealand, South Pacific, the Middle East and South America. Maximum ticket price \$2,000⁺

⁺ Important Note: Chart applies to round-trip economy flights booked through the CIBC Rewards Centre at 1 888 232-5656 or cibcrewards.com. The exact number of Aventura Points required to purchase a flight depends on ticket prices set by airlines. You must have at least 80% of the points required to obtain your desired flight (up to 20% of the points required can be purchased at a rate of 1 point = \$0.03 CAD). A maximum ticket price (before taxes and other charges) applies for each destination; any excess cost over the max ticket price, plus taxes and other charges, must either be charged to your card or paid for with Aventura Points at a rate of 100 points = \$1.00 CAD. Tickets are non-refundable. Chart may be changed without notice at any time. For complete details, see Aventura Rewards Program Terms at 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, travel, tours, rooms, activities and virtually anything else 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.

To order merchandise simply call 1 888 232-5656 or go online at cibcrewards.com to view the wide variety of merchandise, including electronics, kitchenware and more.

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.

To redeem or see a complete list of available gift cards, visit cibcrewards.com or call 1 888 232-5656.

Lifestyle rewards

A varied array of experiences are available to you through Aventura Lifestyle Rewards.³ Whether you are looking for an exciting adventure, a luxury weekend getaway, a romantic dinner or a golf vacation for two, you can begin your *journey beyond the familiar*[®] sooner than you think!

Visit cibcrewards.com to view all of our exciting Aventura Rewards.

Payment with Points

Use your CIBC Aventura Points to make payments towards your Aventura or Gold Visa credit card balance. Redemptions start at 4,000 points for a \$25 payment.

Financial products with Points

Reach your most important financial goals faster by using your CIBC Aventura Points to make payments or contributions towards the following CIBC financial products:

- Make a Residential Mortgage Prepayment (Note: Cannot be used in lieu of regular payments)
- Make a contribution to a CIBC TFSA Tax Advantage Savings Account[®]
- Make a contribution to a CIBC Daily Interest Savings Account (RRSP)
- Make a payment towards a CIBC Personal Line of Credit (PLC)
- Make an additional payment towards a CIBC Personal Loan
- Make a deposit or contribution to your self-directed CIBC Investor's Edge[®] brokerage account

Redemptions start at 12,000 Aventura Points for a \$100 payment or contribution to an existing CIBC financial product. Redeeming is easy. You will be able to select from your existing products on CIBC Online Banking® and CIBC Mobile Banking.*

Easy reward redemption

When you're ready to redeem your Aventura Points, go online at cibcrewards.com or call 1 888 232-5656 for complete service from one of the experienced CIBC Rewards Centre Counsellors.

CIBC Rewards Centre

Your 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 Reward Centre Counsellors when planning and customizing your package.

You can pay for your travel package by redeeming your Aventura Points or using your CIBC Aventura Visa Card for Business – or both!

How? Simply redeem the number of Aventura Points that you want and pay for the rest of the cost with your CIBC Aventura Visa Card for Business.⁷

For a free no-obligation travel quote from the CIBC Rewards Centre, call 1 888 232-5656.

Insurance and travel benefits.

Enjoy great savings and peace-of-mind with your CIBC Aventura Visa Card for Business travel benefits. Use your card whenever you travel, and take advantage of important coverage and benefits provided to make you feel safe and secure. Please refer to the enclosed Insurance Certificates for the specific terms of coverage, including the benefits, eligibility conditions, limitations and exclusions.

Trip Cancellation/Trip Interruption Insurance⁸

You, your spouse and your dependent children automatically have Trip Cancellation/Trip Interruption coverage for trips charged to your CIBC Aventura Visa Card for Business. You can enjoy coverage for up to \$1,000 of eligible trip cancellation expenses for each insured person on the same trip, up to a maximum of \$5,000. If your trip is interrupted due to an illness, injury or other insured risk, you'll be covered for up to \$2,000 per insured person for eligible trip expenses. The cardholder must call Global Excel Management Inc. (1 866 363-3338 in Canada and Continental U.S., including Hawaii. From all other locations, including Mexico, call collect 1 905 403-3338) on the day the insured risk occurs or as soon as reasonably possible to advise of the interruption. A pre-existing exclusion applies to medical conditions and/or symptoms that existed prior to the date of purchase of your trip. Please refer to the enclosed Insurance Certificate for more details, including limitations and exclusions.

Auto Rental Collision/Loss Damage Insurance⁸

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

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

Flight Delay and Baggage Insurance⁸

Travel delays? Breathe easy. Purchase any scheduled flight with your CIBC Aventura Visa Card for Business and receive up to \$500 (CDN) coverage for reasonable living expenses such as meals and accommodations, up to \$100 (CDN) for ground transportation and up to \$100 (CDN) for entertainment expenses when your flight is delayed for more than four hours. Your insurance also includes up to \$500 (CDN) for emergency purchases for necessary clothing and personal hygiene articles when your baggage on your outbound trip is delayed by an airline more than six hours.

Purchases may be made during the baggage delay period, but must be made within four days of the occurrence. Plus, your insurance includes up to \$500 (CDN) for the loss or damage of your checked baggage. Baggage Insurance is “excess insurance” meaning all other sources of recovery, indemnity or insurance coverage must be exhausted before this insurance pays any benefits to you.

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

Common Carrier Accident Insurance⁸

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

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

Purchase Security and Extended Warranty Insurance⁸

Enjoy added security and protection on your purchases. Your CIBC Aventura Visa Card for Business comes with Purchase Security at no additional cost to you. This means that most new items of personal property you purchase with your card will be replaced, repaired, or you will be reimbursed if they are lost, stolen or damaged within 90 days of purchase. Plus, with Extended Warranty Insurance, you can actually double the period of a manufacturer's original warranty up to one year on most purchases. That makes your CIBC Aventura Visa Card for Business ideal for new purchases like electronic equipment and appliances. This is "excess insurance" meaning all other sources of recovery, indemnity or insurance coverage must be exhausted before this insurance pays any benefits to you.

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

Car rental discounts

Take advantage of additional savings. As a CIBC cardholder, you can receive valuable car rental discounts at participating locations worldwide when you pay with your eligible CIBC credit card.⁹

For more information on car rental discounts, please visit cibc.com.

Visa SavingsEdge^{*}

Visa SavingsEdge is an automated discount program for Visa^{*} Business cardholders. Unlock automatic savings¹⁰ on business solutions, travel and entertainment, electronics and more with your CIBC Aventura Visa Card for Business.

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

Optional CIBC Travel Insurance¹¹ (available at an additional cost)

Take advantage of extra travel coverage when you need it. Your CIBC Aventura Visa Card for Business provides you with many travel benefits. However, you may require additional coverage that is not available on your card. With CIBC Travel Insurance, you can purchase other coverage for you, your spouse and dependants when travelling outside your province of residence. We offer a number of products that are designed to help protect you against the unexpected costs associated with emergencies that can occur before or while travelling.

Call us today at 1 800 898-0392 to enroll and charge the selected coverage to your CIBC Aventura Visa Card for Business.

Security and convenience.



Chip technology


Added security for everyday spending.

CIBC is committed to providing you with a secure system against credit card fraud. To that end, CIBC credit cards use chip technology, which enhances the security of the magnetic stripe payment system. Each card uses an embedded microchip to encrypt information, making it more difficult for unauthorized users to copy or access card data. This technology is tested, proven and rapidly becoming the global standard for secure transactions. With this sophisticated technology, you can feel confident that your information is safe and secure with every transaction you make with your CIBC credit card.

Convenient and easy to use. Over time, retail terminals across the country will become chip-enabled. Wherever chip technology is available, a PIN (Personal Identification Number) will be required to authorize a transaction, much like a debit transaction. CIBC credit cards will still have the familiar magnetic stripe on the back for use at merchants that are not yet chip-enabled.

Visit cibc.com/chipcard for more information.

Contactless payments

This convenient feature allows you to pay simply by waving the card or your eligible smartphone through the mobile payment solutions that CIBC supports over a secure contactless reader. It's a great alternative to using cash for purchases of up to \$100.¹² Just look for merchant terminals with the  contactless symbol.

For more information, including a list of mobile payment solutions that CIBC supports, visit cibc.com/ways-to-pay.

eStatement offer ease and convenience

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

Manage your spending

With added credit management features from CIBC, you can manage, track and organize your credit card activity – plus help protect yourself from fraud. Here are just a few of the benefits CIBC offers with your CIBC Aventura Visa Card for Business.

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

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

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

Credit Report Alerts: stay up-to-date on key changes to your personal credit report so you're aware of any unusual activity on your credit file.¹³

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.¹⁴

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

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

From ways to help manage spending to features that offer new levels of card security, your CIBC credit card is the card for the way you live life. *On your terms.*[®]

Financial benefits.

Access to cash advances

Access to cash, wherever and whenever you need it. You have instant access to up to \$1,000 daily with your CIBC credit card, subject to your available credit and your available cash, at any CIBC Instant Teller[®] machine or any of the nearly one million bank machines displaying the Visa, *Interac*[®] or Plus[®] System symbols.¹⁵ All you need is your card and your PIN. If you wish, you can even change your PIN at any CIBC Instant Teller machine.¹⁶

Additional cards

Earn Aventura Points up to nine times faster. As a CIBC Aventura Visa Card for Business cardholder, you have the option to add up to nine additional cards for only \$50 each annually. Give them to your employees and maximize the opportunities to earn Aventura Points. At the end of each month, all charges (and Aventura Points) will appear on the primary cardholder's monthly statement, which means you'll only have one payment to make. Even better, with CIBC's added credit management features you'll be able to view all the card purchases organized into spend categories, set budgets and more.

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

Authorized User Spending Limits

Your card comes with a unique Authorized User Spending Limit feature – at no additional cost! You can manage authorized users' spending by assigning¹⁷ specific spending limits for purchases and cash¹⁸ to any authorized users. This way your authorized users will have access to funds they need while you monitor their spending activity on your account! As the primary cardholder, you can contact us at any time to change any Authorized User Spending Limits.¹⁸

With this option, authorized users are able to make purchases and cash transactions each month up to the spending limits assigned to them. There is comfort and peace of mind in knowing that authorized users can only spend up to an allotted amount.

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

Auto Pay Service

Staying on top of your payments is now even easier. Sign up for CIBC Auto Pay Service – an automatic service that debits your card payment from your chosen bank account – and take paying your CIBC credit card bill off your list of things to do. Choose to pay either the minimum payment or the total new balance on the payment due date for each month. 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.

To request an Auto Pay Service Authorization Form, call 1 800 465-4653.

Free personalized convenience cheques

Simplify your everyday spending. 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, 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.¹⁹

To order your free supply of personalized CIBC Convenience Cheques, simply call 1 800 465-4653.

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

Simple services to ease your mind. The last thing you should worry about, whether you're travelling or at home, is your credit card. That's why, if your card is lost or stolen, or if you suspect someone is using your card or the card number, all you have to do is contact a CIBC branch, CIBC Telephone Banking or CIBC Credit Card Services as soon as possible. We'll then take the steps necessary to recover your card for you, including reporting your lost or stolen card to the appropriate authorities. A lost or stolen CIBC credit card should be reported immediately by calling 1 800 663-4575. Remember, you can also receive an emergency cash advance of up to \$5,000, subject to your available credit and your available cash, if your card is lost or stolen.¹⁵

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 Visa Card for Business.

Aventura Rewards Program Terms.

Please go to cibcrewards.com/terms for the current Aventura Program Terms and Conditions.

- ¹ Aventura Points are earned on card purchases less returns, and not on cash advances, 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 earned on purchases during a monthly statement period may not be credited to you if your card is not in good standing at any time during the monthly statement period.
- ² Earn 1.5 Aventura Points per dollar charged on purchases (excluding returns) at merchants classified in the Visa network as service stations/automated gas dispensers, airlines, hotels, car rental agencies, cruise lines, travel agencies/tour operators, tour buses/bus lines, local/suburban commuter passenger transportation, ferries, local water transportation, railways, limousines/cabs and certain other transportation services. This bonus Aventura Points 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 that, net card purchases at gas and travel service merchants will earn Aventura Points at the regular rate. The \$80,000 limit will reset to zero after the day your December statement is printed. Terms, conditions and eligible merchant categories may change at any time without notice.
- ³ 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.
- ⁴ For full details see maximum ticket prices and Aventura Airline Rewards Chart at 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 twelve months of the primary cardholder's death.
- ⁵ Top-Up Purchase Option is only available for flights on the Aventura Flight Reward Chart found at cibcrewards.com. At the time of booking, you may purchase up to 20% of the total Aventura Points required for your Aventura Airline Reward. The Top-Up Purchase must be charged to your CIBC Aventura Visa Card for Business, and does not earn Aventura Points.
- ⁶ If you are the primary cardholder of a CIBC Aventura Visa Card for Business and you also are the primary cardholder on a personal CIBC Aventura Visa Infinite or CIBC Aventura Gold Visa or CIBC Aventura® World MasterCard® or CIBC Aventura® World Elite™ MasterCard® and both cards are in good standing, you can transfer your Aventura Points from one account to the other by calling CIBC Credit Card Support at 1 800 465-4653.
- ⁷ 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.
- ⁸ 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 included insurance(s), 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(s) require purchases, 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 for rentals up to 48 days; and 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 car rental companies may assess their

damages at an amount greater than the ACV of the rental vehicle and you may be liable to the car rental company for the difference. Therefore, before declining the car rental company's CDW or LDW, you should read carefully and compare the terms of the car rental agreement, the CLDI insurance certificate in your card package and any other insurance you own to decide which coverage best meets your protection needs. Trip Cancellation and Trip Interruption may not cover certain pre-existing health/medical conditions. Certain RSA coverages are "excess insurance" (all other sources of insurance and recovery must be exhausted before benefits are 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.

- ⁹ Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only. Visit cibc.com for further details.
- ¹⁰ Discounts provided as credits on future account statements. This service is provided by Visa Canada. Terms and conditions apply.
- ¹¹ CIBC Travel Insurance is underwritten by member companies of The Co-operators, and is administered by TIC Travel Insurance Coordinators Ltd. No insurance is payable for any pre-existing condition unless you have applied and qualified for pre-existing condition coverage and received a Guarantee of Coverage from the insurer. A detailed summary of the terms, conditions, limitations, exclusions and other provisions are contained in the Certificate of Insurance, which you receive upon purchase.
- ¹² Subject to merchant transaction limits.
- ¹³ This service is provided by Equifax Canada, a leading credit bureau in Canada.
- ¹⁴ 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.
- ¹⁵ Cash advances do not earn Aventura Points. Cash advances bear interest from the date they are taken.
- ¹⁶ All cardholders (primary and authorized users) on the account will receive a PIN.
- ¹⁷ The primary cardholder may assign and change the Authorized User Spending Limits on the credit card account for any authorized users 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. For full details visit cibc.com/spendinglimits.
- ¹⁸ The cash spending limit is a limit for "cash" transactions which falls within the overall spending limit for an authorized user. "Cash" refers to cash advances, CIBC Convenience Cheques and balance transfers.
- ¹⁹ 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 Aventura Points.

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Important contact information.

CIBC Rewards Centre

In Canada and the U.S.

1 888 232-5656

Elsewhere (call collect)

1 905 696-4907

CIBC Credit Card Services

For Current Hours of Business, please visit

cibc.com

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

Emergency Assistance

In Canada and U.S.

1 800 814-7442

Elsewhere

1 416 784-5357

Visa Lost or Stolen Card Replacement and Emergency Assistance

(available outside of Canada)

United States

1 800 VISA-911

Elsewhere

1 410 581-9994

INSURANCE CONTACT INFORMATION

Trip Cancellation/Trip Interruption Insurance

Auto Rental Collision/Loss Damage Insurance

Common Carrier Accident Insurance

Flight Delay and Baggage Insurance

Purchase Security and Extended Protection Insurance

In Canada and Continental U.S., (incl. Hawaii) call toll free

1 866 363-3338

From all other locations, including Mexico, call collect

1 905 403-3338

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 Visa Card for Business.**

Visit cibcrewards.com today.

Banking that fits your life.

