

Welcome to your

CIBC Aventura[®] Visa^{*} Card for Business *Plus*.



YOUR BENEFITS GUIDE

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

Your CIBC Aventura Visa Card for Business *Plus* gives your business the flexibility, convenience and control to manage your business expenses while enjoying the added value of the Aventura rewards program, comprehensive insurances and travel benefits. No matter where in the world your business takes you, you'll have access to the service and support you need and the peace of mind that comes with our comprehensive suite of security and control features.

More Aventura Points. More rewards.

- Your card will earn one Aventura Point for every \$1 you spend using your card.¹
- Receive 50% more Aventura Points, with the Points Multiplier® feature. Your card will 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).²

Enjoy a world of Aventura Rewards

Fly Any Airline®

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

When it comes to redeeming your business' 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.³ With short-haul flights starting as low as 10,000 Aventura Points, you could be taking off sooner than you think.

Top-Up option

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.⁴

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 maximum 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.

Pool your points and redeem faster!

Pool Aventura Points between your Aventura Visa Card for Business *Plus* and eligible personal Aventura credit cards to help redeem faster towards your next flight.⁵

Flexible travel

Redeem 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!

Redeem the way you want

You can redeem your Aventura Points for merchandise, gift cards and Aventura Lifestyle Rewards.⁶

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

The CIBC Rewards Centre is a full-service travel agency that can build almost any type of travel experience or lifestyle reward package. You will 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 *Plus* – 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 *Plus*.⁷

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

Security and convenience.

Your new CIBC Aventura Visa Card for Business *Plus* comes equipped with a suite of security features to help make sure your business is covered, anywhere in the world.



Chip technology

Added security for everyday business spending.


All CIBC business credit cards use an embedded microchip to encrypt information, making it more difficult for unauthorized users to copy or access card data. You can feel confident that your business information is safe and secure every time you make a transaction.

Assistance when it's needed the most, up to \$5000 emergency cash advance

Whether you're working at home or abroad, if a card is lost or stolen, or if you or a cardholder suspect someone is using your card or the card number, contact a CIBC Banking Centre, CIBC Telephone Banking representative, or CIBC Credit Card Services as soon as possible.

You will have access to an emergency replacement card and up to \$5,000 in emergency cash advances.⁸ Report a lost or stolen CIBC credit card immediately by calling 1 800 663-4575.

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 \$100.⁹ 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.

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 information every time you make an online purchase. Just type your username and password, and you're done! To sign up for Visa Checkout, visit cibc.com or through CIBC Online Banking[®].

Manage your cash flow with ease.

The CIBC Aventura Visa Card for Business *Plus* comes with a number of value-added services and options which give your business the power to customize your card to its needs.

Have access to cash advances

Cardholders will have instant access up to \$1,000 daily in cash advances⁸ at any CIBC Automatic Teller Machine (ATM), or any of the nearly one million ATMs displaying the Visa, *Interac*[®] or Plus⁺ System symbols. All you need is your card and your PIN.

Control your spending

Take advantage of the convenience of having up to 15 cards on your business card account, but maintain control by easily setting unique spending limits¹⁰ for purchases and cash advances⁸ on each card. Simply call us at any time to change the purchase or cash limits on any card. The new limits will take effect immediately.

Organize your payments

Consolidate recurring payments on your CIBC Aventura Visa Card for Business *Plus* by setting up pre-authorized payments to make payment reconciliation easy.

Stay on top of your business payments

Set up automatic payments from your CIBC business account so you never have to worry about missing a payment. Choose to pay either the minimum payment or the full balance shown on your statement on the payment due date.

Bridge short-term cash flow needs with CIBC Convenience Cheques

You have the flexibility to use CIBC Convenience Cheques on your credit card account to pay off bills or transfer higher rate balances from other credit cards.¹¹

Optimize and control your business spending.

With the CIBC Aventura Visa Card for Business *Plus*, you have access to powerful online tools that can help put your business in control of its expenses.

Visa Business Reporting¹²

Visa Business Reporting is an online tool that provides an efficient way to optimize your business spending. Easy-to-use dashboards provide valuable insights and grant you the ability to:

- View cardholder spending patterns and compare them across the business

- Track individual card usage
- Categorize expenses by merchant and expense type
- Add receipts, notes and other documentation to expenses
- Facilitate expense reconciliation and review
- Push transactions to accounting software like Intuit QuickBooks® and Xero™

Visa Payment Controls¹³

Visa Payment Controls is an online tool that allows you to define spending controls on each card on your account and alert the card officer and the cardholder whenever a transaction is declined due to a payment control.¹³

Set controls individually on each card based on your business needs including:

Time – Block transactions on certain days or hours

Location – Limit transactions by country (e.g. Canada only)

Category – Prevent purchases at specific merchant types

Spending – Limit single-purchase amounts, ATM access, e-commerce activity and cash back transactions

If you wish to allow a blocked transaction, the card officer can easily remove the payment control in real time online or through their mobile device.

Access to savings.

Visa SavingsEdge*

Visa SavingsEdge is an automated discount program for Visa* Business cardholders. Unlock automatic savings¹⁴ on business solutions, travel and entertainment, electronics and more with your CIBC Aventura Visa Card for Business *Plus*.

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

Save on car rentals¹⁵

Your business will receive car rental discounts of up to 25% at participating Avis® and Budget® locations worldwide when you pay with your CIBC Aventura Visa Card for Business *Plus*.

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.

Insurance benefits.

CIBC Aventura Visa Card for Business *Plus* comes with comprehensive insurance and travel benefits for when you are travelling on business.¹⁶

The information provided in this section is intended as general information only. Please refer to the enclosed Insurance Certificates for the specific terms or your coverage, including the benefits, eligibility 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 1 905 403-3338.

Insurance	What is covered	Excess insurance*
Flight Delay and Baggage¹⁶	Charge your scheduled flight to your CIBC Aventura Visa Card for Business <i>Plus</i> and receive coverage up to an aggregate limit of \$500 for reasonable and necessary expenses for 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 for emergency purchases for necessary clothing and personal hygiene articles when your baggage on your outbound trip is delayed 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 for loss or damage of your checked baggage.	Yes
Auto Rental Collision / Loss Damage¹⁶	As a CIBC Aventura Visa Card for Business <i>Plus</i> cardholder, you can save up to \$25 per day on car rental insurance. Simply charge the full cost of your car rental to your CIBC Aventura Visa Card for Business <i>Plus</i> 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

Insurance	What is covered	Excess insurance*
Common Carrier Accident Insurance¹⁶	Whenever you travel for business by plane, ferry, train or bus, charge your full fare to your CIBC Aventura Visa Card for Business <i>Plus</i> and you will be automatically covered with up to \$500,000 Common Carrier Accident Insurance.	No
Purchase Security and Extended Protection¹⁶	Most new items of business property purchased 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. That makes CIBC Aventura Visa Card for Business <i>Plus</i> ideal for new purchases of office equipment.	Yes
Trip Cancellation/ Trip Interruption¹⁶	You automatically have Trip Cancellation/Trip Interruption coverage for business trips charged to your CIBC Aventura Visa Card for Business <i>Plus</i> . You can enjoy coverage for up to \$1,000 of eligible trip cancellation expenses. If your trip is interrupted due to an illness, injury or other insured risk, you'll be covered for up to \$2,000. 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.	Yes

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

Important contact information.

CIBC Rewards Centre

In Canada and the U.S.

1 888 232-5656

Elsewhere[†]

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 Warranty 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

CIBC Chip Technology

cibc.com/chipcard

[†]Call collect.

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

Terms and conditions.

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 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.
- ⁴ The 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 *Plus*, and does not earn Aventura Points.
- ⁵ If you are the rewards officer for a CIBC Aventura Visa Card for Business *Plus* and you also are the primary cardholder on a personal CIBC Aventura Visa Infinite, CIBC Aventura Gold Visa, 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 Services at 1 800 465-4653.
- ⁶ 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.
- 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 Cash advances do not earn Aventura Points. They bear interest from the date they are taken from your credit card account and are subject to your available credit and available cash.
- ⁹ Subject to merchant transaction limits.
- ¹⁰ The card officer assigned by the business may assign and change the Card Spending Limits on the credit card account for any cardholders 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 cardholders will be subject to the overall credit limit and cash limit on the credit card account, so the funds available to a cardholder may be less than the spending limit set. A Card Spending Limit will reset monthly, or earlier if requested by the cards officer or if a payment on the credit card account is made by the applicable cardholder. "Cash" refers to cash advances, CIBC Convenience Cheques and balance transfers.
- ¹¹ 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.
- ¹² Visa Business Reporting and Visa Payment Controls are services provided by Visa Canada. You must enroll in these services to use them. Terms and conditions apply.

- ¹³ Visa Payment Controls only applies to transactions on enrolled cards that are processed through the VisaNet* transaction-processing system and will not block transactions that are processed through non-Visa networks or transactions that occur off-line. Transactions that exceed the cardholder's specified authorization parameters also may not be blocked due to incorrect or incomplete transaction data received by Visa or for other reasons. Cardholder is responsible for any text message, data or other wireless carrier charges incurred by the cardholder as a result of email or SMS text block notifications. The business remains liable for the entire balance on the credit card account, even if a particular transaction is not blocked.
- ¹⁴ Discounts provided as credits on future account statements. This service is provided by Visa Canada. Terms and conditions apply.
- ¹⁵ Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only.
- ¹⁶ 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 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. Trip Cancellation and Trip Interruption may not cover certain pre-existing health/medical conditions. 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.

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

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.

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**Make the most of your
CIBC Aventura Visa Card for Business *Plus*.**

Visit cibcrewards.com today.

Banking that fits your life.

