YOUR JOURNEY BEGINS
CONGRATULATIONS, YOU’VE ARRIVED!

Your exclusive CIBC Aventura® Visa Infinite Privilege Card redefines the travel rewards experience – combining exceptional benefits with fast rewards accumulation and personalized, authentic travel experiences. You now belong to an elite group of CIBC cardholders who have access to exclusive benefits including:

• An annual $200 travel credit to use at the CIBC Rewards Centre

• Lounge access with Priority Pass™ membership and 6 complimentary visits annually

• Access to redeem your Aventura® Points for Business Class seats on any airline

• Full rebate for up to two NEXUS fees every four years

• Access to an Aventura Travel Assistant who can book personalized travel for you and your family

• Mobile Device Insurance for accidental damage or loss

• A wide range of hotel benefits, travel insurances and more

This card is your VIP passport to a truly exceptional, personalized experience at home and around the world.

To unlock your rewards and benefits, there are two simple steps:
1. Complete the registration at cibcrewards.com/registration
2. Register with Visa Infinite Privilege at visainfinite.ca/privilege

We hope you enjoy your new world of premium travel experiences!

Jennifer Davidson

VP, Cards Product Strategy and Benefits
YOUR QUICK REFERENCE GUIDE:

1. Activate your card:
Call CIBC at 1 800 465-4653 (in Canada and the U.S.) or +1 514 861-4653 (from elsewhere). This number is on the back of your card.

2. Register to unlock the world of CIBC Rewards:
Go to cibcrewards.com/registration to create a CIBC Rewards profile for a world of wonderfully rewarding travel experiences, merchandise, gift cards, and exclusive offers and promotions. (Pg 5)

3. Register to get your Visa Infinite Privilege benefits:
Go to visainfinite.ca/privilege to create a Visa Infinite Privilege profile for your CIBC Aventura Visa Infinite Privilege card and view the collection of unique dining, travel and lifestyle benefits including Priority Pass lounge access! (Pg 7)

4. Register for CIBC Online Banking® and download the CIBC Mobile Banking® App to help stay on top of your spending. Also, set up your mobile wallet for easier ways to pay. (Pg 16)
TABLE OF CONTENTS

Earn faster, travel sooner ........................................................................................................................................... 6
Flexible travel .................................................................................................................................................................. 7
Enhance your travel with exclusive benefits ........................................................................................................... 12
Insurance protection that travels well ..................................................................................................................... 15
Better banking ............................................................................................................................................................. 18
Important contact information ................................................................................................................................. 22
Terms and conditions .................................................................................................................................................. 24
EARN FASTER, TRAVEL SOONER.

• 3 points for every $1 spent on any travel booked through the CIBC Rewards Centre²

• 2 points for every $1 spent on:
  • Dining in or eating out³ – grocery, restaurants, food delivery
  • Getting around town³ – gas, transit, taxi, ride share
  • Entertainment³ – tickets and events

• 1.25 points for every $1 spent on everything else⁴

Your Aventura Points don’t expire, so they’re available when you’re ready to travel.⁵

For more information on Aventura Points, please visit cibcrewards.com.

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

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. With short-haul flights starting as low as 10,000 Aventura Points, you could be taking off sooner than you think.

You’ll also gain exclusive access to great value on Business class bookings through the Aventura Business Class Airline Rewards Chart!
**Aventura Airline Rewards Chart**

<table>
<thead>
<tr>
<th>ROUND-TRIP AVENTURA FLIGHT DESTINATIONS</th>
<th>AVENTURA POINTS TO REDEEM:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>ONE ECONOMY CLASS TICKET</td>
</tr>
<tr>
<td><strong>Canada and U.S. (Short-Haul)</strong></td>
<td>10,000–20,000</td>
</tr>
<tr>
<td>Travelling within a province, territory or U.S. state or to an adjoining province, territory or U.S. state.</td>
<td>Maximum ticket price $400‡</td>
</tr>
<tr>
<td><strong>Canada and U.S. (Long-Haul)</strong></td>
<td>25,000–35,000</td>
</tr>
<tr>
<td>Originating from any location in Canada/U.S. to any location in Canada or the U.S., except Hawaii and Alaska.</td>
<td>Maximum ticket price $800‡</td>
</tr>
<tr>
<td><strong>Mexico, Alaska, Hawaii, Central America, Caribbean</strong></td>
<td>40,000–60,000</td>
</tr>
<tr>
<td>Originating from any location in Canada/U.S. to Mexico, Hawaii, Alaska, Bermuda, Central America or the Caribbean.</td>
<td>Maximum ticket price $1,000‡</td>
</tr>
<tr>
<td><strong>Europe</strong></td>
<td>50,000–70,000</td>
</tr>
<tr>
<td>Originating from a major gateway in Canada/U.S. to select destinations in Europe.</td>
<td>Maximum ticket price $1,300‡</td>
</tr>
<tr>
<td><strong>Rest of the World</strong></td>
<td>75,000–125,000</td>
</tr>
<tr>
<td>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.</td>
<td>Maximum ticket price $2,000‡</td>
</tr>
</tbody>
</table>

‡ Important Note: Chart applies to round-trip economy flights or business class flights booked through the CIBC Rewards Centre at 1 888-317-7728 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). The maximum ticket price for each class (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. Tickets are non-refundable. All taxes, fees and maximum ticket prices are in Canadian currency. 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, tours, hotels, vacation packages, 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, gift cards and more

Whether you want to reward yourself with a new gadget, a shopping spree at your favourite store, or participate in an exciting experience available to you through Aventura Lifestyle Rewards,8 redeeming your Aventura Points is the answer.

Visit cibcrewards.com or call the CIBC Rewards Centre at 1 888 317-7728 to view all of our exciting Aventura Rewards.

Pay with points

Use your CIBC Aventura Points to make payments towards your CIBC Aventura Visa Infinite Privilege Card balance.9

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:9

Make a Residential Mortgage Prepayment10
Make a contribution to a CIBC Tax Advantage Savings Account (TFSA)11
Make a contribution to a CIBC Daily Interest Savings Account (RRSP)11
Make a payment towards a CIBC Personal Line of Credit (PLC)12
Make an additional payment towards a CIBC Personal Loan12
Make a deposit or contribution to your Self-Directed CIBC Investor’s Edge brokerage account13

Redeeming is easy. You’ll be able to select from your existing products on CIBC Online Banking® and CIBC Mobile Banking®. To learn more about redemption, visit cibcrewards.com or call the CIBC Rewards Centre at 1 888 317-7728. To call from international destinations, see page 17.
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 Aventura Travel Assistants when planning and customizing your package.14

• You can purchase your travel package by redeeming your Aventura Points, using your CIBC Aventura Visa Infinite Privilege Card, or both!

• Simply redeem the number of Aventura Points you want and pay for the rest with your CIBC Aventura Visa Infinite Privilege Card.

Visit cibcrewards.com or call the CIBC Rewards Centre at 1 888 317-7728.
ENHANCE YOUR TRAVEL WITH EXCLUSIVE BENEFITS.

Get an annual $200 travel credit

Once every calendar year, you will be eligible for one annual $200 travel credit when you book travel through the CIBC Rewards Centre at 1 888 317-7728.

Global Airport Lounge Access with Priority Pass

Six lounge visits at 1200+ airport lounges around the globe per enrolled cardholder with your Priority Pass Membership compliments of CIBC. Complimentary lounge visits can be used for you and your travel companions, regardless of air carrier or class of travel.

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

NEXUS

Some great news for frequent travellers to the U.S. – Receive a rebate for up to two NEXUS application fees once every four years. NEXUS is designed to speed up border crossings for low-risk, pre-approved travellers into Canada and the United States (U.S.).

The Visa Infinite Privilege Concierge at your convenience

24 hours a day, 7 days a week, from virtually anywhere in the world, you have access to the Visa Infinite Privilege Concierge. Now, you can get the most out of every day whenever you travel, shop and use your card. Consider the Concierge your own personal assistant, able to offer expert insights and helpful advice on everything from travel bookings and tickets to restaurant recommendations and much more.
Once you have set up your Visa Infinite Privilege profile at visainfinite.ca/privilege, you can send a request by email to requests@VisaVIPConcierge.ca. Call the Visa Infinite Privilege Concierge toll-free at 1 855 822-1240 (from Canada & U.S.) or call collect at +1 303 967-1036 (from outside Canada & U.S.).

**Exclusive access to visainfinite.ca/privilege**

Your Visa Infinite Privilege card gives you access to the following benefits:

- Global Airport Lounge Access Program with Priority Pass
- Visa Infinite Luxury Hotel Collection
- Visa Infinite Dining Series
- Visa Infinite Wine Country Program
- Airport Benefits & Services – Montreal, Vancouver & Ottawa

- Visa Infinite Privilege Concierge
- Exclusive Limited Time Offers

Learn more at visainfinite.ca/privilege, and to enroll for Priority Pass. Be sure to subscribe for Visa Infinite Privilege emails, to be amongst the first to be notified of new offers and events.

**Save on car rentals**

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

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 PROTECTION THAT TRAVELS WELL.

Relax with insurance coverages that not only help protect you when travelling, but also the items you purchase, whether home or abroad.

Your CIBC Aventura Visa Infinite Privilege Card comes with a range of insurance benefits to help you and your family.

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

For emergency assistance, claims, or pre-trip information, call 1 855 845-0999 if you are in Canada or the United States (U.S.). From anywhere else in the world, call collect at +1 905 412-1102.
<table>
<thead>
<tr>
<th>INSURANCE</th>
<th>WHAT IS COVERED</th>
<th>EXCESS INSURANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Out-Of-Province Emergency Travel Medical</td>
<td>Provides coverage up to a maximum of $5 million for eligible emergency travel medical expenses incurred by an insured person under age 65 while travelling outside your Canadian province or territory of residence for the first 31 days of a trip, or the first 10 days of a trip if the insured person is age 65 or over. You don’t even have to charge your trip to the card. You must call Global Excel Management Inc. prior to receiving treatment otherwise your claim may not be covered. A pre-existing medical condition exclusion applies to medical conditions and/or symptoms that existed prior to your trip. Refer to your Certificate of Insurance for details.</td>
<td>Yes</td>
</tr>
<tr>
<td>Trip Cancellation / Trip Interruption</td>
<td>Provides reimbursement of eligible prepaid travel arrangements charged to your CIBC Aventura Visa Infinite Privilege Card before your departure date in the event of cancellation, interruption or delay of your trip for a covered reason. You can be covered for eligible trip cancellation expenses up to $2,500 per insured person, per trip, up to a maximum of $10,000 for all insured persons combined. You can be covered for eligible trip interruption/trip delay expenses up to $5,000 per insured person, per trip, up to a maximum of $25,000 for all insured persons combined. You must call Global Excel Management Inc., the claims and assistance provider, on the day the cause of cancellation, interruption or delay of trip occurs or on the next business day. A pre-existing medical condition exclusion applies to medical conditions and/or symptoms that existed prior to the date of purchase of your travel arrangements. Refer to your Certificate of Insurance for details.</td>
<td>Yes</td>
</tr>
<tr>
<td>Flight Delay &amp; Baggage</td>
<td>Charge your scheduled flight to your CIBC Aventura Visa Infinite Privilege Card and receive coverage of up to $500 per insured person (maximum of $1,000) combined for reasonable living expenses such as meals and accommodations, up to a maximum of $100 for ground transportation and up to a maximum of $100 for entertainment expenses when your flight is delayed for more than four hours. Your insurance also includes up to $500 per insured person (maximum $1,000 for all insured persons combined) for emergency purchases of necessary clothing and toiletries 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 $1,000 per insured person (maximum $2,500 for all insured persons combined) for loss or damage of your checked baggage. Refer to your Certificate of Insurance for details.</td>
<td>Yes</td>
</tr>
<tr>
<td>Car Rental Collision / Loss Damage</td>
<td>When you charge the full cost of your car rental to your CIBC Aventura Visa Infinite Privilege Card and decline the rental agency’s Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW), you can be covered for theft, loss and damage of a rental car, up to the actual cash value, provided the value of the rental car, in its model year, does not exceed the Manufacturer’s Suggested Retail Price (MSRP) of $85,000 and is not otherwise excluded from coverage. Terms and conditions apply, including specific conditions that apply to who may rent and drive the rental car, the length of rental and the type of vehicle covered. Refer to your Certificate of Insurance for details.</td>
<td>No</td>
</tr>
<tr>
<td>INSURANCE</td>
<td>WHAT IS COVERED</td>
<td>EXCESS INSURANCE*</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>Common Carrier Accident Insurance</td>
<td>Provides coverage up to $500,000 per insured person in the event that loss of life or certain accidental bodily injuries result from a covered accident when travelling on a common carrier and the full fare has been charged to your CIBC Aventura Visa Infinite Privilege Card. Refer to your Certificate of Insurance for details.</td>
<td>No</td>
</tr>
<tr>
<td>Purchase Security &amp; Extended Protection</td>
<td>Most new items of personal property you purchase with your CIBC Aventura Visa Infinite Privilege Card, anywhere in the world, may be replaced, repaired, or you may be reimbursed if they are lost, stolen or damaged within 180 days of purchase. Plus, with Extended Protection Insurance, you can extend the period of a manufacturer’s original warranty up to two years on eligible purchases. Refer to your Certificate of Insurance for details.</td>
<td>Yes</td>
</tr>
<tr>
<td>Hotel Burglary Insurance</td>
<td>Charge the full cost of your accommodation to your CIBC Aventura Visa Infinite Privilege Card, and while you are registered as a guest, if you suffer loss or damage due to burglary in your room, you may be reimbursed for the damage or loss of your personal items (excluding cash) to a maximum of $2,500 per occurrence for all insured persons combined. Refer to your Certificate of Insurance for details.</td>
<td>Yes</td>
</tr>
<tr>
<td>Mobile Device Insurance</td>
<td>Repair or replacement coverage up to $1,500 per occurrence, per insured person, for your personal mobile device in the event of loss, theft or accidental damage for up to two years following purchase. The full cost of the cell phone, smart phone or tablet (or all or any portion of the cost, if financed through a Canadian wireless service provider) must be charged to your CIBC Aventura Visa Infinite Privilege Card. Refer to your Certificate of Insurance for details.</td>
<td>Yes</td>
</tr>
</tbody>
</table>

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

Help manage your money with ease

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

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. 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.
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.22

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

Alerts and Security

• Spend Alerts – Get notified by phone, email, or online message if you exceed your customized budget or are nearing your credit limit.24

• Fraud Alerts – Get notified as soon as possible about potential unauthorized usage of your credit card through custom email 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.25

• Identity Theft Assistance – Get quick assistance if you suspect you’re a victim of identity theft.

Online Banking, Mobile banking and mobile wallet – Register for CIBC Online Banking and download our top-rated mobile banking app for on-the-go access to your accounts. Set up your mobile wallet for even more convenient ways to pay, with same rewards, security and protections as your physical cards.
IMPORTANT CONTACT INFORMATION.

CIBC Credit Card Services
CIBC cibc.com
CIBC Rewards cibcrewards.com
Authorized User Spending Limits cibc.com/spendinglimits
Contactless Payments cibc.com/contactless
In Canada and the U.S. 1 800 465-4653
Elsewhere‡  +1 514 861-4653

Telecommunications Device for
the Deaf (TDD) (in North America) 1 877 331-3338

CIBC Lost or Stolen Card Replacement
In Canada and the U.S. 1 800 663-4575
Elsewhere  +1 514 861-9898

Visa Infinite Privilege Concierge
requests@VisaVIPConcierge.ca
In Canada and the U.S. 1 855 822-1240
Elsewhere‡  +1 303 967-1036

Visa Lost or Stolen Card Replacement and Emergency Assistance (Available Outside of Canada)
In the U.S. 1 800 VISA-911
Elsewhere‡  +1 303 967-1096

CIBC Rewards Centre and Aventura Travel Assistant
In Canada and the U.S. 1 888 317-7728
Elsewhere‡  +1 905 696-4942

CIBC Travel Insurance Assistance
In Canada and the United States 1 855 845-0999
Elsewhere‡  +1 905 412-1102

Optional CIBC Travel Insurance
Anywhere in North America 1 800 898-0392
Elsewhere‡  +1 416 340-8187

Car Rental
Avis Worldwide Reservations 1 800 879-2847
Budget Reservations 1 800 268-8900

‡ These numbers can be called collect.
1 Insurance coverage(s) included with CIBC credit cards are underwritten by Royal & Sun Alliance Insurance Company of Canada (RSA). To learn about 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), car rentals, common carrier fares, accommodations and other trip costs to be charged to the card to activate coverage. Other conditions may also apply. Car Rental Collision/Loss Damage Insurance (CLDI) is available for car rentals of up to 48 days for rental car with a Manufacturer's Suggested Retail Price of up to $85,000. 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 car 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 car 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) may not cover medical procedures performed without pre-approval. TMI, Trip Cancellation and Trip Interruption Insurance may not cover certain pre-existing health/medical conditions. For more information, call RSA toll-free at 1 855 845-0999 in Canada and the United States. From anywhere else in the world, call collect at +1 905 412-1102.

2 Earn 3 Aventura Points per dollar charged to the card on CIBC Rewards Centre travel purchases other than taxes, insurance, service charges or similar items. Aventura Points are not earned on travel obtained by redeeming Aventura Points.

2 Earn 2 Aventura Points per dollar charged to the card on purchases (excluding returns) at merchants classified in the Visa network as (i) grocery stores and supermarkets, eating places and restaurants, drinking places and fast food restaurants, (ii) gas service stations and automated fuel dispensers, local and suburban commuter transportation in Canada including subway, streetcar, taxi, limousine and ride sharing services (excludes merchants that may be classified as travel services or travel bookings such as air transport, car rentals and cruises), (iii) entertainment including motion picture theaters, theatrical producers, ticket agencies, bands, orchestras, miscellaneous entertainers. This bonus Aventura Points offer is only available on the first $200,000 in net annual card purchases on your account (meaning all card purchases by all cardholders, at any type of merchant); after that, net annual card purchases at grocery, gas, transportation, dining and entertainment merchants will earn Aventura Points at the regular rate. The $200,000 limit will reset to zero after the day your December statement is printed. Terms, conditions and eligible merchant categories may change without notice.

4 Aventura Points are earned on card purchases less returns, and not on cash advances, interest, fees, balance transfers, payments, regular CIBC Convenience Cheques or Aventura Points redemptions. Aventura Rewards and Program Terms may change without notice. Taxes, fees and surcharges may apply to Rewards. Aventura Points earned on card 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.

5 For full details, see maximum ticket prices and Aventura Flight Rewards Chart at the CIBC Rewards Centre. 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.

6 Flight availability at this Aventura Point level depends on ticket prices set by airlines. Flights at this Aventura Point level will not be available to all destinations from all departure points and times.

7 To obtain an Airline Travel Reward, 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, you may make a Top Up Purchase of Aventura Points for up to 20% of the total Aventura Points required for the flight excluding Taxes and Other Charges. The Top Up Purchase will be charged to your Card and does not earn Aventura Points. Top Up Purchases cannot be refunded or reversed.
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.

Only primary cardholders are permitted to perform a “Payment with Points” or “Financial Product with Points” redemption. Authorized Users and Delegates are not eligible. Redemptions are non-refundable, non-exchangeable and non-transferable unless you are advised otherwise. Requested redemption amount must be equal to or less than the cardholder’s available points balance. Points to dollars conversion ratio is determined by CIBC and can be changed at any time without notice. Payment with Points redemption towards credit cards balances will be reflected within two business days. Using points towards outstanding principal and CIBC financial products, including registered savings accounts and Investor Edge’s accounts, can be found at https://www.cibc.com/en/personal-banking/ways-to-bank/ways-to-pay/payment-with-points.html

Points can only be used to pay outstanding principal. The prepayment cannot exceed the amount of your annual prepayment privilege. You can find this amount in your mortgage documents, or in Mortgage Loan Details in the My Accounts section of CIBC Online Banking. A prepayment can only be made on a regular mortgage payment date and cannot be used in lieu of regular payments. You must submit this request at least 5 business days before the regular payment date on which you want the prepayment applied. The prepayment will be visible through online banking within 5 business days after the regular payment date on which it is applied.

Eligible registered savings accounts for contributions from Aventura point redemptions are: RRSP Daily Interest Savings Account (DISA) and TFSA Tax Advantage Savings Account (TASA). Cardholder is responsible for ensuring their contribution amount does not exceed their CRA issued contribution limit. Points redemption contributions must be from the cardholder’s existing Aventura product to their DISA or TASA. Posting of Aventura point redemption contributions to DISAs or TASAs can take up to 3 business days.

Redemptions can only be applied towards existing personal lending accounts. Eligible personal lending products must have a balance owing. Posting of Aventura point based payments to the cardholder’s personal lending account will be visible through online banking within 5 business days from the processing date.

The following Investor’s Edge accounts are eligible for Financial Products with Points: Registered Accounts (RRSP, RRIF, TFSA, RESP) and Investment Accounts (Cash, Margin, Options). Financial product rewards transferred to a Registered Account will be applied as a cash contribution by the cardholder. The cardholder is responsible for ensuring the amount does not exceed any contribution limit applicable to the Registered Account. Cardholders can contact CIBC Investor’s Edge at 1 800 567-3343 in order to apply a Financial Product Reward into their existing CIBC Investor’s Edge account, or to open a CIBC Investor’s Edge account and then arrange for the financial product reward. Posting of cash credit to the Cardholder’s CIBC Investor’s Edge account can take upwards of 4 business days. Cash credit received in connection with a financial product reward can be used to purchase any available investment product (including stocks, mutual funds, GICs, precious metals, etc.)

The Aventura Travel Assistant is operated by an independent travel service agency, Merit Travel Group Inc. Registration Numbers: ON.50010422/4499356, BC.34799, QC. 703011.

The goods and services you request or obtain through the Visa Infinite Privilege Concierge are provided by various third-party service providers unrelated to Visa. Neither Visa nor CIBC endorses, reviews, qualifies, makes any representations or warranties (either express or implied) about, or assumes responsibility or liability for these service providers or the goods and services obtained. Neither Visa nor CIBC can guarantee the successful fulfillment of your requests in all instances. There is no fee for the Visa Infinite Privilege Concierge’s services; however, you are responsible for the cost of any goods or services (including any related fees or costs) authorized by you and purchased by the Visa Infinite Privilege Concierge on your behalf. All costs will be charged directly to your CIBC Aventura Visa Infinite Privilege Card.

You must have a valid CIBC Aventura Visa Infinite Privilege Card in good standing to take advantage of the Visa Infinite Privilege benefits and services. Discounts and benefits are non-transferable and discounts cannot be combined with any other offer or discount. Visa reserves the right to modify or cancel offers at any time and without notice. Neither Visa nor CIBC is responsible for any claims or damages arising from use of any benefits or services provided by a third party. All offers, benefits and services are subject to complete terms and conditions, including third party suppliers’ terms and conditions (available at visainfinite.ca/privilege/en/terms.html). The Visa Infinite Privilege privacy notice (available at visa.ca/en_CA/legal/global-privacy-notice.html) applies to all benefits and services that require enrollment through, or are otherwise provided by, the Visa Infinite Privilege website or the Visa Infinite Privilege Concierge. The collection, use and disclosure of your personal information by third party suppliers of services and benefits are subject to such third parties’ own privacy policies.
17 Global Airport Lounge Access – Priority Pass™: Benefit requires enrollment through the Visa Infinite Privilege Website or Visa Infinite Privilege Concierge. Six lounge visits are complimentary per membership year for the enrolled cardholder to use for themselves or for their guests. Membership includes access to any airport lounge participating in the Priority Pass™ lounge access program. To access a lounge, you must show a valid Priority Pass membership card. All additional visits beyond the complimentary visits are subject to a fee of $32 US per person per visit (rate is subject to change). Applicable lounge access charges will be billed to your CIBC Aventura Visa Infinite Privilege Card connected to your Priority Pass membership. Priority Pass membership will be cancelled if your Visa Infinite Privilege card is cancelled, or is no longer linked to your Priority Pass membership. Unless cancelled, Priority Pass membership will automatically renew on its anniversary date. To view a full list of participating airport lounges, their facilities, opening times and restrictions cardholders can visit prioritypass.com. If you enroll, you can be subject to terms and conditions for the Global Airport Lounge membership program and the individual lounge operators’ terms of use for the participating lounges visited, available at prioritypass.com. The Airport Lounge Access services are provided by Priority Pass and neither Visa nor CIBC is responsible for any claims or damages arising from use of the services. Visa reserves the right to modify or cancel this offer at any time and without notice.

18 The $200 annual Travel Credit can be used in a single transaction towards flight, hotel, car rental and vacation package bookings made using your Aventura card. If the value of your booking is less than $200, you forfeit the balance of your Travel Credit for the calendar year. The $200 Travel Credit can be used towards a travel booking charged to your Aventura card or can be used in conjunction with any travel rewards purchase or redemption of Aventura Points. Only the primary cardholder or a delegate can use the Travel Credit. You must call the CIBC Rewards Centre at 1 888-317-7728 to apply the Travel Credit; the Travel Credit cannot be applied or used for online bookings. Unused credit will be forfeited at the end of the calendar year. The $200 Travel Credit will be reinstated, annually, on January 1st of each calendar year. Your account must be in good standing at the time of booking to take advantage of the Travel Credit.

19 Cardholders may receive two (2) statement credits up to a maximum value of CAD$100 each when the NEXUS application fee is charged to an eligible Card, regardless of whether they are approved for NEXUS.

Limit two (2) statement credits per every 4 years. You must use your Card to complete the NEXUS application and pay the application fee with your card. In order to be eligible for the statement credit, cardholders must be in good standing at the time the application fee is charged. CIBC has no control over the program including, but not limited to, application approval process, enrollment, or fees charged. NEXUS eligibility requirements are determined by Canada Border Service Agency (CBSA) and the U.S. Customs and Border Protection (US CBP), and can be found at https://www.cbsa-asfc.gc.ca/prog/nexus/term-eng.html.

20 Discounts are determined by the participating rental agency and apply to time and kilometer/mileage charges or base rates only.

21 Additional purchasing power over your limit does not mean unlimited spending and is itself subject to a limit. The amount of your additional purchasing power over your credit limit is determined based on an assessment of various factors including your payment history and spending patterns. You must repay any amount over your credit limit by your card payment due date.

22 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 available credit and available cash.

23 Personalized CIBC Convenience Cheques can be ordered by calling a CIBC Card Services Representative. Convenience Cheques are subject to available credit and available cash and bear interest from the date they are posted to your credit card account. Convenience Cheques do not earn Aventura Points.

24 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.

25 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. *Trademark of Visa Int., used under license. Interac® is a registered trade-mark of Interac Inc. Used under license. Official mark and/or trademark of Her Majesty the Queen in Right of Canada, used under license.

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