



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



# Your Benefits Guide

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

Enjoy travel flexibility and travel protection with the CIBC Aventura Visa Card at no annual fee.

Earn 1 Aventura Point for every \$2 you spend on your card.<sup>1</sup> Earn rewards even faster with the Points Multiplier<sup>®</sup> feature and redeem for a selection of rewards including:

- truly flexible travel—fly any airline with points that don't expire<sup>2</sup>
- an exciting selection of gift card and lifestyle rewards<sup>3</sup>

You will also benefit from the CIBC Rewards Centre<sup>4</sup> and Auto Rental Collision/Loss Damage Insurance.<sup>5</sup>

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



# Enhance your travel with card benefits

## CIBC Rewards Centre

The CIBC Rewards Centre is a full-service travel agency that can build almost any type of travel experience or lifestyle reward package. You'll receive exceptional service from the CIBC Rewards Centre when planning and customizing your package.<sup>4</sup>

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

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

## Save on gas with CIBC and Journie Rewards

Link and use your eligible CIBC card with Journie Rewards to automatically save up to 10 cents per litre<sup>6</sup> at participating **Chevron, Ultramar** and **Pioneer** gas stations.<sup>7</sup> Visit [cibc.com/journie](https://cibc.com/journie) to get started.

## 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 CIBC credit card.<sup>8</sup>

# Spend and earn more points

## One Aventura Point for every \$2 spent

Earning Aventura Points is easy. You'll earn 1 Aventura Point for every \$2 you spend with your CIBC Aventura Visa Card.<sup>1</sup>

## Receive double Aventura Points

With the Points Multiplier feature, you'll earn 1 Aventura Point for every \$1 you spend at eligible grocery stores, gas stations, electric vehicle charging stations and drug stores on the first \$6,000 in total annual spending.<sup>9</sup> Of course, you'll continue to earn 1 Aventura Point for every \$2 charged to the card at all other locations.

Plus, you'll earn double Aventura Points on any net travel purchase you make with your CIBC Aventura Visa Card at the CIBC Rewards Centre.<sup>10</sup>

# Redeem your rewards your way

## Aventura Airline Rewards Chart

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

What's more, there are no blackout periods or restrictions, and your points never expire.<sup>1</sup> So whether you're planning a trip within Canada, to the US or anywhere else in the world, your Aventura Points can help get you there.<sup>11,12</sup>

**For details on how far your Aventura Points will take you, check out our Aventura Airline Rewards Chart<sup>11,12</sup> at [CIBC Rewards.com](https://www.cibcrewards.com)**

## Flexible travel

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

## Merchandise

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

## Gift cards

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

## Lifestyle rewards

A varied array of experiences are available to you through Aventura Lifestyle Rewards,<sup>3</sup> from perfecting your golf swing with a golf pro or being a pilot for a day to enjoying your own personal chef and more.

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

## Shopping with Points

Redeem your points to pay off eligible pending Aventura credit card transactions.<sup>13</sup>

## Payment with Points

Use your Aventura Points to make payments towards your Aventura Visa credit card balance.<sup>14</sup>

## Financial products with Points

Reach your financial goals faster by using your Aventura Points to make payments or contributions towards the following CIBC financial products:<sup>14</sup>

- Make a Residential Mortgage Prepayment (Note: Cannot be used in lieu of regular payments)<sup>15</sup>
- Make a contribution to a CIBC TFSA Tax Advantage Savings Account<sup>®16</sup>
- Make a contribution to a CIBC RRSP Daily Interest Savings Account<sup>16</sup>
- Make a payment towards a CIBC Personal Line of Credit<sup>17</sup>
- Make an additional payment towards a CIBC Personal Loan<sup>17</sup>
- Make a deposit or contribution to your Self-Directed CIBC Investor's Edge brokerage account<sup>18</sup>

Redeeming is easy. You will be able to select from your existing products on CIBC Online Banking<sup>®</sup> and CIBC Mobile Banking<sup>®</sup>.

# Manage your spending

## CIBC Pace It™ Installment Plans<sup>19</sup>

When you choose to make a big purchase—whether it's a planned renovation or vacation, or something unexpected like an appliance breakdown—you can use CIBC Pace It. Pace your payments with Installment Plans at lower interest rates on eligible card purchases over a fixed term. Some restrictions apply. Visit [cibc.com/PaceIt](https://cibc.com/PaceIt) to learn more.

## CIBC Insights

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

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

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

## Enhanced monthly statement

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

## Spend alerts

Set up alerts through CIBC Online Banking and choose to be notified by phone, email or online message when you've exceeded your customized budget or are nearing your credit limit.<sup>20</sup>

# Manage my card

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

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

## Activate card

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

## Lock and unlock card

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

## Replace lost, stolen or damaged card

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

## Alerts and security

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

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

## Enhanced transaction details

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

## Everyday management

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


## eStatements offer ease and convenience 🌱

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

# Ways to pay

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


## Contactless and Mobile Wallet


Simply pay by tapping your card or eligible smartphone anywhere you see the  symbol on a merchant terminal.<sup>21</sup>

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

## Click to Pay<sup>+</sup>

Your card can be used to click to pay with —an easier and more secure way to pay online. When you click to pay with  for online purchases, you don't need to enter 16-digit card numbers, look up passwords or fill out forms.

Enjoy easy, smart and secure online checkout with Click to Pay. Just look for this icon  when you check out at your favourite participating online retailers. You can sign up for Click to Pay:

1. At merchants that display this icon 
2. On Visa's Click to Pay enrollment page

# Insurance protection that travels well

## **Purchase Security and Extended Protection Insurance<sup>5</sup>**

Enjoy added security and protection on your purchases. Your CIBC Aventura Visa Card 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 Protection Insurance, you can actually double the period of a manufacturer's original warranty up to 1 year on most purchases. That makes your CIBC Aventura Visa Card 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.

Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

## **Auto Rental Collision/Loss Damage Insurance<sup>5</sup>**

Smart savings opportunity. As a CIBC Aventura Visa 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 and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You'll then be protected by Auto Rental Collision/Loss Damage Insurance.

Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

## **Common Carrier Accident Insurance<sup>5</sup>**

Travel with your mind at ease. Flying or travelling by ferry, train or bus? Simply charge your fare to your CIBC Aventura Visa Card and you, as the primary cardholder, your spouse and dependent children are automatically covered with up to \$100,000 Common Carrier Accident Insurance.

Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada (RSA)**. For information, or to make a claim under any of the insurance coverages listed above, please visit [cibccentre.rsagroup.ca](http://cibccentre.rsagroup.ca) or call toll-free 1 866 363-3338 (from Canada and continental US, including Hawaii). From all other locations, including Mexico, call collect [905 403-3338](tel:9054033338).

# Bank your way

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

## Instant cash advances

You have instant access to up to \$500 daily with your CIBC credit card, subject to your available credit and your available cash, at any CIBC ATM or any of the nearly one million bank machines displaying the Visa, *Interac*® or Plus\* System symbols.<sup>22</sup> All you need is your card and PIN.<sup>23</sup>

## Additional cards (authorized users)

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

### Authorized User Spending Limits

If you have assigned any authorized users to your account, you can easily set monthly spending limits for purchases and cash withdrawals on those cards. As the primary cardholder, you're able to monitor their spending activity via CIBC Online or Mobile Banking and contact us at any time to change their limits.<sup>24</sup>

## Auto Pay Service

Staying on top of your payments is now even easier. Sign up for CIBC Auto Pay Service—an automatic service that debits your card payment from your chosen bank account. Choose to pay either the Minimum Payment or the Amount Due by the payment due date for each month. Whichever option you choose, keep in mind that if your balance exceeds your credit limit on a statement date, the amount debited from your bank account on the payment due date will include the amount by which your balance exceeded your credit limit.

## Personalized Convenience Cheques

Want to transfer higher-rate balances, consolidate bills or make purchases in places that don't otherwise accept credit cards? It's simple, with CIBC Convenience Cheques. Write them like any other cheque to a person or business, or to pay off a non-CIBC credit card, and the amount will appear on your CIBC credit card statement without being charged a fee. CIBC Convenience Cheques are

subject to your available credit and available cash and bear interest from the date they are posted to your credit card account.<sup>25</sup>

### **Card replacement and up to \$1,000 in emergency cash advances**

If you're travelling and your card is lost or stolen, or if you suspect someone is using your card or card number, contact CIBC at 1 800 663-4575 as soon as possible. Remember, you can also receive an emergency cash advance of up to \$1,000, subject to your available credit and your available cash, if your card is lost or stolen.<sup>22</sup>

### **CIBC Global Money Transfer™**

Send money abroad with the CIBC Global Money Transfer service.<sup>26</sup> There are no transaction fees and you won't incur interest charges as long as you pay your Balance by the payment due date.<sup>27</sup>

Use your mobile device, sign on to CIBC Online Banking on your computer or visit a CIBC Banking Centre to send money at competitive exchange rates. It's easy and secure, and the money will arrive in as little as one business day.<sup>26</sup>

## **Keep your Benefits Guide**

It's a good idea to keep your Benefits Guide for future reference. You never know when you may need important information or phone numbers for your CIBC Aventura Visa Card.

# Aventura terms and conditions

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

## Notes, trademarks and disclaimers

- <sup>1</sup> Aventura Points are earned on card purchases less returns, and not on cash advances, CIBC Global Money Transfers, interest, fees, balance transfers, payments, CIBC Convenience Cheques or Aventura Points redemptions. Aventura Rewards and Program Terms may change without notice. Taxes, fees and other charges may apply to Rewards. Aventura Points 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.
- <sup>2</sup> For full details see maximum ticket prices and Aventura Airline Rewards Chart at [cibcrewards.com](https://cibcrewards.com). Some airlines may impose fees, restrictions or other conditions on air travel. Aventura Points will be cancelled if they remain unredeemed for 60 days after you voluntarily close your Aventura credit card account or within 12 months of the primary cardholder's death.
- <sup>3</sup> CIBC Aventura Lifestyle Rewards include taxes. Any additional fees will be confirmed when a reward is redeemed. Due to the unique nature of Aventura Lifestyle Rewards, availability of space and/or dates may be limited.
- <sup>4</sup> CIBC is not a travel supplier or a travel agency. Independent third party service providers and suppliers may provide supplies and services for the Program, including the Centre and the Website. [CIBCbyExpedia.com](https://CIBCbyExpedia.com) website is operated by Expedia, Inc. All travel services are provided by Expedia, Inc., Tour East Holidays (Canada) Inc. (as air ticket fulfilment service provider for Expedia, Inc.) or Merit Travel Group, which are independent travel agencies. Merit Travel Group's Registration Numbers: ON-4499356 | BC-34799 | QC-703563.
- <sup>5</sup> Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada (RSA)**. You may contact RSA at **1866 363-3338** in Canada and the US or collect from elsewhere at **905 403-3338** or visit [cibccentre.rsagroup.ca](https://cibccentre.rsagroup.ca). Different cards will have different coverage(s). To learn about which coverage(s) are included with a specific card, and important information regarding coverage eligibility requirements, benefits, limitations and exclusions, see [cibc.com/ca/credit-card/agreements-insurance.html](https://cibc.com/ca/credit-card/agreements-insurance.html) and the insurance certificate(s) in your card package. Some insurance coverage(s) require purchase(s), auto rentals, common carrier fares and other trip costs to be charged to the card to activate coverage. Other conditions may also apply. Auto Rental Collision/Loss Damage Insurance (CLDI) is available for automobile rental of up to 48 days. The full cost of the rental must be charged to the card and the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW) must be declined. CLDI provides coverage up to the actual cash value (ACV) of the rental vehicle as defined in your insurance certificate. Note that some rental agencies may assess their damages at an amount greater than the ACV of the rental vehicle and you may be liable to them for the difference. Before declining the rental agency's CDW or LDW, you should read carefully and compare the terms of the rental agreement, the CLDI insurance certificate in your card package and any other insurance you own to decide which coverage best meets your protection needs. Certain RSA coverages are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available).
- <sup>6</sup> You will save three cents (\$0.03) per litre at the time of your purchase if you present your Journee Rewards card or app and use your linked CIBC card to pay. Available at participating locations on any grade of gasoline or diesel up to 100 litres per transaction. To get the discount, you must be enrolled in and use CIBC Online Banking or the CIBC Mobile Banking App to link your eligible CIBC card(s) to Journee Rewards. Card linking may take up to two (2) business days. To participate in this offer, you must have a CIBC debit card or personal credit card issued by CIBC. All Simplicii cards are excluded. Please see [cibc.com/journee](https://cibc.com/journee) for full program terms and conditions. Once your Journee Rewards account has reached three hundred (300) Journee Points, you will automatically save an additional seven cents (\$0.07) per litre on your next fuel purchase transaction made within 30 days, up to a maximum of 100 litres. Once you pass 300 points, your balance will reset and start counting toward 300 points and your next seven cents (\$0.07) fuel discount. See [journee.ca](https://journee.ca) for more details.
- <sup>7</sup> Participating locations include select retail Chevron, Pioneer or Ultramar branded gas stations in Canada. For a full list of participating stations, visit [journee.ca/destinations](https://journee.ca/destinations).
- <sup>8</sup> Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only. Visit [cibc.com](https://cibc.com) for further details.
- <sup>9</sup> Earn 1 Aventura Point on purchases (excluding returns) at merchants classified in the credit card network as grocery stores, service stations/automated gas dispensers, electric vehicle charging with a merchant category code of MCC 5552, or drug stores. This bonus Aventura Points offer is only available on the first \$6,000 in net annual card purchases on your account (meaning purchases by all cardholders) at grocery, drug store, gas merchants and merchants classified as electric vehicle charging with a merchant category code of MCC 5552; after that, net card purchases at grocery, drug store, gas merchants and merchants classified as electric vehicle charging with a merchant category code of MCC 5552 will earn Aventura Points at the regular rate. The \$6,000 limit will reset to zero after the day your December statement is printed. Terms, conditions and eligible merchant categories may change without notice.
- <sup>10</sup> Bonus (double) points are earned on each 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.
- <sup>11</sup> Aventura Points can be redeemed for up to 100% of the cost of airfare as well as (if you have sufficient points) for taxes and other charges on airfare purchased through the CIBC Rewards Centre. You must book all flights through the CIBC Rewards Centre. Some taxes and other charges may be collected locally/when you are travelling, and cannot be prepaid; please ask a CIBC Rewards Centre Counsellor for specific details.
- <sup>12</sup> To obtain an Airline Travel Reward using the Aventura Airline Rewards Chart, you must redeem at least 80% of the total number of Aventura Points required to purchase it. If you don't have enough Aventura Points to purchase an Airline Travel Reward in full (but have at least 80% of the required number of Aventura Points), you may have the Centre charge an amount to your Card to cover the Points Deficit, excluding Taxes and Other Charges. For a business class flight, you may have the Centre charge an amount to your Card to cover the Points Deficit for an economy class ticket in the same flight segment as the business class ticket you want, excluding Taxes and Other Charges. If you have the Centre charge an amount to your Card to cover the Points Deficit for an Airline Travel Reward and you are advised that the Aventura Travel Reward is refundable, then, in the event of a refund, the amount previously charged to your Card will not be refunded to your Credit Card Account and instead you will receive Aventura Points equal to the Points Deficit.

- <sup>13</sup> Requested redemption amount must be equal to or less than the cardholder's available Aventura Points balance. Aventura Points to dollars conversion ratio is determined by CIBC and can be changed at any time without notice. Shopping with Points redemptions are non-refundable, non-exchangeable and non-transferable unless you are advised otherwise. Only primary cardholders are permitted to perform a Shopping with Points redemption. Authorized Users and Delegates are not eligible. Shopping with Points redemptions are eligible only for authorized transactions that are not posted to the card account. The redemption of your Aventura Points will be treated as a payment to your account and not as a credit. Refer to the Consumer Cardholder Agreement to learn how payments are applied to your account.
- <sup>14</sup> 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 five business days. Using points towards outstanding principal and CIBC financial products, including registered savings accounts and Investor's Edge accounts, can be found at <https://www.cibc.com/en/personal-banking/ways-to-bank/ways-to-pay/payment-with-points.html>.
- <sup>15</sup> Points can only be used to prepay 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. 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.
- <sup>16</sup> Eligible registered savings accounts for contributions from Aventura / Gold points 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 / Gold product to their DISA or TASA. Posting of Aventura / Gold point redemption contributions to DISAs or TASAs can take up to 5 business days.
- <sup>17</sup> Redemptions can only be applied towards existing personal lending accounts. Eligible personal lending products must have a balance owing. Posting of Aventura / Gold point based payments to the cardholder's respective personal lending account will be visible through online banking within 5 business days from the processing date.
- <sup>18</sup> 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 5 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.).
- <sup>19</sup> CIBC Pace It Installment Plans allow eligible cardholders to convert eligible card transaction(s) to monthly installment payments (including interest) over a fixed period of time. When you create an Installment Plan you will have the ability to choose the payment term (in months) with a corresponding annual interest rate. Once you accept the Installment Plan Terms and Conditions and the Installment Plan is created, you can cancel it at any time but you cannot change it. CIBC Pace It Installment Plans are only available: (a) on Accounts in good standing; and (b) for certain eligible Accounts and eligible Transactions. For complete Terms and Conditions, visit [cibc.com/PaceIt](https://cibc.com/PaceIt).
- <sup>20</sup> Transactions must first be posted to your account before they can trigger a spend alert. It may then take up to 24 hours after a triggering transaction is posted for an alert to be sent.
- <sup>21</sup> Subject to merchant transaction limits.
- <sup>22</sup> Cash advances do not earn Aventura Points. Cash advances bear interest from the date they are taken.
- <sup>23</sup> All cardholders (primary and authorized users) on the account will receive a PIN.
- <sup>24</sup> The primary cardholder may assign and change the authorized user spending limits on the credit card account for any authorized user(s) by contacting CIBC. CIBC may make adjustments to the spending limits any time following a decrease in the credit limit or cash limit of the card. The spending limits for authorized users will be subject to the overall credit limit and cash limit on the credit card account, so the funds available to an authorized user may be less than the spending limit set. An authorized user spending limit will reset monthly, or earlier if requested by the primary cardholder or if a payment on the credit card account is made by the applicable authorized user. "Cash" refers to cash advances, Convenience Cheques and balance transfers. For full details visit [cibc.com/ca/credit-cards/budgeting-spend/spending-limits.html](https://cibc.com/ca/credit-cards/budgeting-spend/spending-limits.html).
- <sup>25</sup> Personalized CIBC Convenience Cheques can be ordered by calling a CIBC Card Services Representative. CIBC Convenience Cheques do not earn Aventura Points.
- <sup>26</sup> CIBC foreign exchange rates apply. Only primary cardholders can use their eligible credit card account to pay for CIBC Global Money Transfer service. Most CIBC Global Money Transfers are completed within 1-3 business days.
- <sup>27</sup> CIBC does not charge interest on Global Money Transfers appearing on your statement if we receive full payment of the Amount Due (or for Global Money Transfers that have been converted to an Installment Plan during that statement period, if we receive payment in full of the Balance) by the payment due date for that statement. Capitalized terms in this footnote have the meanings set out in the CIBC Cardholder Agreement.

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Android™ is a trademark of Google, Inc.

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

\* The Click to Pay icon is a trademark owned by and used with permission of EMVCo, LLC.

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

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

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

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

# Important contact information

|                                  |  |
|----------------------------------|--|
| <b>CIBC Rewards Centre</b> ..... | <a href="http://cibcrewards.com">cibcrewards.com</a> |
| In Canada and the US .....       | <a href="tel:18882325656">1 888 232-5656</a>         |
| Elsewhere (call collect) .....   | <a href="tel:9056964907">905 696-4907</a>            |

## CIBC Credit Card Services

|   |  |
|---|--|
| For current hours of business, please visit ..... | <a href="http://cibc.com">cibc.com</a>       |
| In Canada and the US .....                        | <a href="tel:18004654653">1 800 465-4653</a> |
| Elsewhere .....                                   | <a href="tel:5148614653">514 861-4653</a>    |



## Telecommunications Device for the Deaf

|                                |  |
|--------------------------------|--|
| (TDD) (in North America) ..... | <a href="tel:18773313338">1 877 331-3338</a> |
|--------------------------------|--|

## CIBC lost or stolen card replacement

|  |  |
|--|--|
| Submit a request on CIBC Online or Mobile Banking or call: |  |
| In Canada and the US .....                                 | <a href="tel:18006634575">1 800 663-4575</a> |
| Elsewhere .....  | <a href="tel:5148619898">514 861-9898</a>    |

## Emergency assistance

|                            |  |
|----------------------------|--|
| In Canada and the US ..... | <a href="tel:18008147442">1 800 814-7442</a> |
| Elsewhere .....            | <a href="tel:4167845357">416 784-5357</a>    |

## Visa lost or stolen card replacement and emergency assistance

|                               |  |
|-------------------------------|--|
| (available outside of Canada) |  |
| United States .....           | <a href="tel:1800VISA911">1 800 VISA-911</a> |
| Elsewhere .....               | <a href="tel:4105819994">410 581-9994</a>    |

**Insurance contact information**

Auto Rental Collision/Loss Damage Insurance<sup>5</sup>  
Common Carrier Accident Insurance<sup>5</sup>  
Purchase Security and Extended Protection Insurance<sup>5</sup>  
In Canada and continental US (incl. Hawaii),  
call toll-free ..... **1 866 363-3338**  
From all other locations, including Mexico,  
call collect ..... **905 403-3338**

**Important websites**

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

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

Download the CIBC Mobile Banking app today.

