

Welcome to your  
**CIBC Aventura® Visa\* Card.**



# YOUR BENEFITS GUIDE

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# Welcome to your CIBC Aventura® Visa\* Card.

Enjoy travel flexibility and travel protection with the CIBC Aventura Visa Card at no annual fee. Earn one Aventura Point for every \$2 you spend on your card<sup>1</sup>. Earn rewards even faster with the Points Multiplier® feature and redeem for a selection of travel rewards including unrestricted flights on hundreds of airlines worldwide, hotel stays, and vacation packages. You can also choose from a wide selection of merchandise, gift card and lifestyle rewards<sup>2</sup>.

Your CIBC Aventura Visa Card provides Travel Concierge and Auto Rental Collision/Loss Damage Insurance.

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.**

## Travel concierge

Your CIBC Travel Concierge is a full-service travel agency<sup>3</sup> that specializes in planning every aspect of your travel itinerary. Whether it's booking a condo rental in Hawaii or helping you plan a honeymoon in France, travel specialists can help customize your trip from start to finish. You can also book travel-related experiences to enhance your trip, such as local sight-seeing tours or amusement park passes. To simplify your travel experience you can receive pre-trip assistance, including weather forecasts, customs information and more helpful advice.

For more information, please call the CIBC Rewards Centre at 1 888 232-5656 or visit [cibcrewards.com](http://cibcrewards.com).

## More Aventura Points. More rewards.

### One Aventura Point for every \$2 spent

Earning Aventura Points is easy. You'll earn one Aventura Point for every \$2 you spend with your CIBC Aventura Visa Card!

### 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 and drug stores on the first \$6,000 in total annual spending.<sup>4</sup> Of course, you'll continue to earn one 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>5</sup>

## Enjoy a world of Aventura Rewards

### Airline travel rewards

When it comes to redeeming your Aventura Points for air travel, you have the option of choosing from hundreds of airlines! Plus, you'll enjoy the flexibility and value offered by our online booking tools – making choosing the perfect flight even easier. Even better, there are no blackout periods or restrictions, and points that don't expire.<sup>6</sup> With short-haul flights starting as low as 10,000 Aventura Points<sup>7</sup>, you could be taking off sooner than you think.

Don't have enough Aventura Points for your desired flight? You may still be able to travel. With the Top-Up Purchase Option you can purchase up to 20% of the Aventura Points you require, at the time of booking, for your Aventura Airline Rewards Chart redemptions<sup>7</sup>

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. <b>Maximum ticket price \$400<sup>‡</sup></b>
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. <b>Maximum ticket price \$800<sup>‡</sup></b>
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. <b>Maximum ticket price \$1,000<sup>‡</sup></b>
Europe	50,000–70,000	Originating from a major gateway in Canada/ U.S. to select destinations in Europe. <b>Maximum ticket price \$1,300<sup>‡</sup></b>
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. <b>Maximum ticket price \$2,000<sup>‡</sup></b>

<sup>‡</sup> 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.

## Flexible travel

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

## Merchandise

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

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

## Gift cards

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

To redeem or see a complete list of available gift cards, visit [cibcrewards.com](https://cibcrewards.com) or contact the CIBC Rewards Centre.

## Lifestyle rewards

A varied array of experiences are available to you through Aventura Lifestyle Rewards,<sup>8</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.

Visit [cibcrewards.com](https://cibcrewards.com) to view all of our exciting Aventura Rewards.

## Payment with Points

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

## Financial products with Points

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

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

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

## Easy reward redemption

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

## CIBC Rewards Centre

Your CIBC Rewards Centre is a full-service travel agency that can build almost any type of travel experience or lifestyle reward package. You'll receive exceptional service from the Reward Centre Counsellors when planning and customizing your package.

You can pay for your travel package by redeeming your Aventura Points or using your CIBC Aventura Visa Card – 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 a free no-obligation travel quote from the CIBC Rewards Centre, call 1 888 232-5656.

## Security and convenience.



### Chip technology


Added security for everyday spending.

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

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

Visit [cibc.com/chipcard](http://cibc.com/chipcard) for more information.

## Contactless payments

This convenient feature allows you to pay simply by waving the card or your eligible smartphone through the mobile payment solutions that CIBC supports over a secure contactless reader. It's a great alternative to using cash for purchases of up to \$100.<sup>9</sup> 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](https://www.cibc.com/ways-to-pay).

## eStatement offer ease and convenience

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

## Manage your spending

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

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

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

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

**Credit Report Alerts:** stay up-to-date on key changes to your personal credit report so you're aware of any unusual activity on your credit file.<sup>10</sup>

**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>11</sup>

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



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

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

## **Insurance and travel benefits.**

### **Purchase security and extended protection insurance<sup>12</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 one 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.

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

### **Auto Rental Collision/Loss Damage Insurance<sup>12</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.

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

### **Common Carrier Accident Insurance<sup>12</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 one hundred thousand dollars (\$100,000) Common Carrier Accident Insurance.

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

## **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>13</sup>

For more information on car rental discounts, please visit [cibc.com](http://cibc.com).

## **Financial benefits.**

### **Access to cash advances**

Access to cash, wherever and whenever you need it. 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 Automatic Teller Machine (ATM) or any of the nearly one million bank machines displaying the Visa, *Interac*® or Plus\* System symbols.<sup>14</sup> All you need is your card and PIN. If you wish, you can even change your PIN at any CIBC ATM.<sup>15</sup>

### **Additional cards**

Organize your household spending like never before and earn Aventura Points while doing it. As a CIBC Aventura Visa cardholder, you can receive up to three free additional cards. Give them to your spouse, other family members, or anyone else you wish and maximize the opportunities to earn Aventura Points. At the end of each month, all charges (and Aventura Points) will appear on the primary cardholder's monthly statement, which means you'll only have one payment to make. Even better, with CIBC's added credit management features you'll be able to view all the card purchases organized into spend categories, set budgets and more.

To inquire about requesting additional cards, call 1 800 465-4653.

### **Authorized User Spending Limits**

Your card comes with a unique Authorized User Spending Limits feature – at no additional cost! You can manage authorized users' spending by assigning<sup>16</sup> specific spending limits for purchase and cash<sup>17</sup> to any authorized users. This way your authorized users will have access to funds they need while you

monitor their spending activity on your account! As the primary cardholder, you can contact us at any time to change any Authorized User Spending Limits. With this option, authorized users are able to make purchases and cash transactions each month up to the spending limits assigned to them. There is comfort and peace of mind in knowing that authorized users can only spend up to an allotted amount.

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

## **Auto Pay Service**

Staying on top of your payments is now even easier. Sign up for CIBC Auto Pay Service – an automatic service that debits your card payment from your chosen bank account – and take paying your CIBC credit card bill off your list of things to do. Choose to pay either the minimum payment or the total new balance on the payment due date for each month. Whichever option you choose keep in mind that if your balance exceeds your credit limit on a statement date, the amount debited from your bank account on the payment due date will include the amount by which your balance exceeded your credit limit.

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

## **Free personalized convenience cheques**

Simplify your everyday spending. Want to transfer higher-rate balances, consolidate bills, or make purchases in places that don't otherwise accept credit cards? It's simple, with CIBC Convenience Cheques. Write them like any other cheque to a person, business or to pay off a non-CIBC credit card and the amount will appear on your CIBC credit card statement without being charged a fee<sup>18</sup>. CIBC Convenience Cheques are subject to your available credit and available cash.

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

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

Simple services to ease your mind. The last thing you should worry about, whether you're travelling or at home, is your credit card. That's why, if your card is lost or stolen, or if you suspect someone is using your card or the card number, all you have to do is contact a CIBC branch, CIBC Telephone Banking

or CIBC Credit Card Services as soon as possible. We'll then take the steps necessary to recover your card for you, including reporting your lost or stolen card to the appropriate authorities. A lost or stolen CIBC credit card should be reported immediately by calling 1 800 663-4575. Remember, you can also receive an emergency cash advance of up to \$1,000, subject to your available credit and your available cash, if your card is lost or stolen.

## 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 Rewards Program Terms.

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

- <sup>‡</sup> 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.
- <sup>1</sup> 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.
- <sup>2</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>3</sup> The CIBC Travel Concierge Service is operated by an independent travel service agency, Merit Travel Group Inc. Registration Numbers: ON. 50010422/4499356, BC. 34799, QC. 7002238
- <sup>4</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 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 and gas merchants; after that, net card purchases at grocery, drug store and gas merchants 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>5</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>6</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>7</sup> The Top-Up Purchase Option is only available for flights on the Aventura Flight Reward Chart found at [cibcrewards.com](https://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, and does not earn Aventura Points.

- <sup>8</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>9</sup> Subject to merchant transaction limits.
- <sup>10</sup> This service is provided by Equifax Canada, a leading credit bureau in Canada.
- <sup>11</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>12</sup> Insurance coverage(s) included with CIBC credit cards are underwritten by Royal & Sun Alliance Insurance Company of Canada (RSA). Different cards will have different coverage(s). To learn about 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](http://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. Certain RSA coverages 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.
- <sup>13</sup> Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only. Visit [cibc.com](http://cibc.com) for further details.
- <sup>14</sup> Cash advances do not earn Aventura Points. Cash advances bear interest from the date they are taken.
- <sup>15</sup> All cardholders (primary and authorized users) on the account will receive a PIN.
- <sup>16</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. For full details visit [cibc.com/spendinglimits](http://cibc.com/spendinglimits).
- <sup>17</sup> The cash spending limit is a limit for "cash" transactions which falls within the overall spending limit for an authorized user. "Cash" refers to cash advances, CIBC Convenience Cheques and balance transfers.
- <sup>18</sup> Personalized CIBC Convenience Cheques can be ordered by calling a CIBC Card Services Representative. CIBC Convenience Cheques are subject to your available credit and available cash and bear interest from the date they are posted to your credit card account. CIBC Convenience Cheques do not earn Aventura Points.

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

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CIBC Cube design and "Banking that fits your life." are registered trademarks of CIBC. All other trademarks are owned by CIBC or their respective owners.

# Important contact information.

## CIBC Rewards Centre

In Canada and the U.S.

1 888 232-5656

Elsewhere (call collect)

1 905 696-4907

## CIBC Credit Card Services

For Current Hours of Business, please visit

[cibc.com](http://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**

CIBC Travel Concierge	
In Canada and the U.S.	1 866 748-5204
Elsewhere	1 905 890-7326

Auto Rental Collision/Loss Damage Insurance  
Common Carrier Accident Insurance  
Purchase Security and Extended Protection Insurance

In Canada and Continental U.S., (incl. Hawaii) call toll free	1 866 363-3338
From all other locations, including Mexico, call collect	1 905 403-3338

### **IMPORTANT WEBSITES**

CIBC	<a href="http://cibc.com">cibc.com</a>
CIBC Rewards Centre	<a href="http://cibcrewards.com">cibcrewards.com</a>
Authorized User Spending Limits	<a href="http://cibc.com/spendinglimits">cibc.com/spendinglimits</a>
CIBC Chip Technology	<a href="http://cibc.com/chipcard">cibc.com/chipcard</a>

**Make the most of your  
CIBC Aventura Visa Card.**

**Visit [cibcrewards.com](http://cibcrewards.com) today.**

**Banking that fits your life.**

