

YOUR BENEFITS GUIDE

Welcome to your CIBC bizline[®] Visa^{*} Card



Welcome to the CIBC bizline Visa Card. And a completely different credit card experience.



Your new CIBC bizline Visa Card comes with our promise to help you get the very most out of your credit card.

It starts with the affordable pricing and high credit limit of a line of credit combined with the easy access to cash of a Visa™ Card. From office supplies to payroll and car rentals to accountants' bills, you can use your new card to purchase just about anything your business needs.

Even better, your CIBC Visa Card is the only card in Canada to offer you CIBC CreditSmart® – a revolutionary array of smart credit management features – all at no additional cost to you. Take advantage of customized tools that allow you to better organize and manage your business spending. Discover innovative services that help you make credit decisions that are right for your business today, tomorrow – or as your needs change. There's even a suite of security and protection features that is simply unparalleled in Canada.

How you use all your new card features and benefits is totally up to you. But one thing is certain. It's a completely new credit card experience. It's a **credit card on your terms**®. And it's only from CIBC.

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



The Chip-enabled CIBC Visa Card Chip Technology

ADDED SECURITY TO YOUR EVERYDAY SPENDING

CIBC is committed to providing you with a secure system against credit card fraud. To that end, CIBC Visa 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 Visa 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 Visa Cards will still have the familiar magnetic stripe on the back for use at merchants that are not yet chip-enabled.

Visit www.cibc.com/chipcard for more information.

CIBC CreditSmart – a suite of smart credit management features exclusively from CIBC

Enhanced Monthly Statement

Understanding exactly where you spend your money is easy. In addition to all of the information that you expect on your credit card statement, you now have access to the CIBC CreditSmart spend report. You'll be able to see, at a glance, where you're spending your money – both on a monthly and year-to-date basis – by automatically tracking your spending in 10 common spend categories such as "Retail and Grocery," "Transportation," and "Restaurants."

CIBC CreditSmart Spend Report

Organized information at your fingertips. The CIBC CreditSmart spend report, summarized on your monthly statement, is also available through CIBC Online Banking. With the online spend report, you can access your daily transaction information, see more details behind the 10 spend categories, and compare your spending from month-to-month. Best of all, you can set budgets in each category for the total amount you want to spend each month. The online spend report will provide you with all of the information you need to track and manage your spending in the ways that are right for you.

CIBC CreditSmart Spend Alerts

Monthly budgeting made simple. Once you've used your CIBC CreditSmart spend report online to set up monthly budgets, you can choose to be notified with CIBC CreditSmart spend alerts when your spending exceeds your budget. You

can also choose to have an alert sent to you when you're approaching your credit limit, which can help avoid fees or inconvenience.¹ You can even let us know how you would like to be notified – by e-mail, phone or through your Online Banking Message Centre. If you decide not to receive spend alerts, you can simply track your budget on the spend report section of your monthly statement. How you manage your budget is up to you.

CIBC CreditSmart Personal Spend Manager

Track your credit card spending in customized categories that are personal to you. With the CIBC CreditSmart personal spend manager – available through CIBC Online Banking – you can create and manage your own personal spending categories (such as "Utilities," "Office Supplies," or "Client Entertainment"). Once your categories are created, it's easy to track and manage your personal budgets. Simply assign transactions to categories as you see fit, and print a personalized summary report. Best of all, as your needs change you can change your categories along with them.

CIBC CreditSmart Fraud Alerts

Security measures with you in mind. It is important that you feel protected from fraudulent activity on your credit card. With CIBC CreditSmart fraud alerts, you can be notified as soon as there are any signs of unusual activity on your card. In addition to receiving a fraud alert call at home, you can also choose to receive fraud alerts by e-mail or through your Online Banking Message Centre. These additional notification channels will help us reach you as quickly as possible so that you can take immediate action if unauthorized use is suspected.

CIBC CreditSmart Credit Report Alerts

Stay on top of changes to your credit report. It's important that you be aware of activity on your credit report so you can respond immediately to suspicious activity. CIBC CreditSmart credit report alerts are a CIBC Online Banking tool that will help protect your credit report and your financial well-being. Equifax Canada will inform you of key changes² to your personal Equifax credit report, such as new activity, inquiries and new credit applications. You can even choose how you'd like to be notified – by phone, e-mail or through your Online Banking Message Centre.

CIBC CreditSmart Identity Theft Assistance

Helping you protect your identity. CIBC CreditSmart identity theft assistance provides you with information and

assistance when you suspect identity theft. One simple call to CIBC Credit Card Services (1-800-465-4653) will ensure you receive guidance and clear instructions about how to proceed with your inquiry – giving you confidence to take action as needed.

To access some of the above features please log on through CIBC Online Banking.

Insurance Benefit

COMMON CARRIER ACCIDENT INSURANCE³

Travel with your mind at ease. Flying or travelling by ferry, train or bus? Simply charge your fare to your CIBC bizline Visa Card and you, as the Primary Cardholder, and 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 905-403-3338. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

Financial Benefits

ACCESS TO CASH ADVANCES

Access to cash, wherever and whenever you need it. You have instant access to up to \$1,000 daily with your CIBC Visa Card, subject to your available credit and your available cash,⁴ at any CIBC 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. If you wish, you can even change your PIN at any CIBC Instant Teller Machine.⁵

FREE ADDITIONAL CARDS

Organize all of your business spending like never before. As a CIBC bizline Visa Cardholder, you can request up to 9 free additional pre-approved cards for your employees or a business associate. At the end of each statement period, all charges will appear on the Primary Cardholder's monthly statement. Even better, with CIBC CreditSmart 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.

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 Visa Cards? It's simple, with CIBC bizline Visa 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 Visa Statement, without being charged a fee.⁶ Call 1-800-465-4653 to order your free supply of personalized Convenience Cheques.

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

CARD REPLACEMENT AND UP TO \$5,000 IN EMERGENCY CASH ADVANCES

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

A lost or stolen CIBC bizline Visa Card should be reported immediately by calling 1-800-663-4575.

Remember, you can also receive an emergency cash advance of up to \$5,000, subject to your available credit and your available cash, if your card is lost or stolen.⁴

FLEXIBILITY OF A LINE OF CREDIT.

In addition to the convenience of a credit card, your CIBC bizline Visa Card also gives you the high spending power and low interest rate of a line of credit.⁷ For example, when you have bills to pay or purchases to make (and you are waiting for clients to pay you), you can access the spending power your business needs.

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 bizline Visa Card.

To make the most of your new CIBC bizline Visa Card, visit www.cibc.com today.

IMPORTANT PHONE NUMBERS

CIBC CREDIT CARD SERVICES

For current Hours of Business, please visit: www.cibc.com

In Canada and the U.S. 1-800-465-4653

Elsewhere 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 514-861-9898

CIBC EMERGENCY ASSISTANCE

In Canada and the U.S. 1-800-814-7442

Elsewhere 416-784-5357

VISA LOST OR STOLEN CARD REPLACEMENT & EMERGENCY ASSISTANCE

(available outside of Canada)

United States 1-800-VISA-911

Elsewhere 410-581-9994

OTHER SERVICES

Common Carrier Accident Insurance

In Canada and the U.S. 1-866-363-3338

Elsewhere (call collect) 905-403-3338

WEBSITES

CIBC website

www.cibc.com

CIBC CreditSmart website

www.cibccreditsmart.com

- 1 Transactions must first be posted to your account before they can trigger a CIBC CreditSmart spend alert. It may then take up to 24 hours after a triggering transaction is posted for an alert to be sent.
 - 2 This service is provided by Equifax Canada, a leading credit bureau in Canada.
 - 3 Common carrier fares must be charged to the card prior to your departure to activate coverage. \$100,000 Common Carrier Accident Insurance is available only to the Primary Cardholder and his/her spouse and dependent children; coverage is up to \$100,000. All Insurances are underwritten by Royal & Sun Alliance Insurance Company of Canada and are subject to limitations and exclusions outlined in the insurance certificates distributed with the Card Package.
 - 4 We may decline a cash advance, Convenience Cheque or Balance Transfer if it would exceed your credit limit. We will decline it if it would exceed your cash limit. Your cash limit is initially set at 50% of your credit limit. The cash limit only applies to cash transactions (i.e. cash advances, Balance Transfers, and Convenience Cheques). Interest applies from the date advances are taken.
 - 5 All cardholders (primary and authorized users) on the account will receive a PIN.
 - 6 Convenience Cheques bear interest from the date they are posted to your CIBC bizline Visa Account. Convenience Cheques are subject to your available credit and your available cash. Convenience Cheques will not be processed if your CIBC bizline Visa Account is not in good standing. Convenience Cheques cannot be used for payments on, or to transfer balances from, other CIBC credit cards, CIBC Personal Lines of Credit, Loans and Mortgages. Convenience Cheques cannot be certified.
 - 7 Interest rate and credit limit will depend on personal credit bureau information and interest rate will range between CIBC prime rate plus 1.5% and CIBC prime rate plus 11%. The card's interest rate is variable, meaning that it may change when CIBC's prime rate changes.
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**Make the most of your
CIBC bizline Visa Card.**

**Visit www.cibc.com and register for
CIBC Online Banking today.**

